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STATE DOCUMENTS

ANNUAL REPORT
OF THE
INSURANCE
DEPARTMENT
OF
MONTANA

STATE AUDITOR'S OFFICE

WM. KEATING, State Auditor

For the Year Ending December 31, 1915

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ANNUAL REPORT
OF THE
Insurance Department
OF MONTANA

STATE AUDITOR'S OFFICE

WM. KEATING, State Auditor

For the Year Ending December 31, 1915

*Showing Business Written, Premiums Received, Losses Incurred and
Paid by Life, Fire and Miscellaneous Insurance Companies
and Fraternal Societies Authorized to Transact
Business during such period and other
data in connection therewith*

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STATE AUDITOR'S OFFICE

INSURANCE DEPARTMENT

Helena, Montana, April 28, 1916.

Hon. S. V. Stewart,
Governor of Montana,
Helena.

Sir:

I have the honor to submit herewith the annual report of the insurance department of the State of Montana for the year ending December 31, 1915, which includes the business written, premiums received, losses incurred and losses paid, by fire, life and miscellaneous companies; including surety companies doing a bonding business, and fraternal societies, authorized to transact business in this state, compiled from the annual statements of said companies filed with this department according to law, showing their condition as of December 31, 1915; also tables showing paid up capital of all stock companies, assets and liabilities, surplus over all liabilities and surplus to policy holders, and other data, the figures of which have been taken, as well, from the annual statements filed in this office by the different companies, and a recapitulation and brief summary of all business transacted by licensed companies.

Respectfully,



State Auditor and Commissioner
of Insurance, Ex-Officio.

COMPANIES ADMITTED.

The following companies were admitted by this Department during the period extending from March 31, 1915 to April 1, 1916:

Fire and Reinsurance.

American Eagle Fire Ins. Co., New York City, New York.
Bankers and Merchants Fire Ins. Co., Minneapolis, Minn.
Boston Insurance Co., Boston, Mass.
Camden Fire Insurance Association, Camden, New Jersey.
Capital Fire Ins. Co. of California, Sacramento, Cal.
Eagle Fire Ins. Co., Newark, New Jersey.
Grain Dealers National Mutual Fire Ins. Co., Indianapolis, Ind.
Inter State Fire Ins. Co., Detroit, Michigan.
Mechanics Insurance Co., Philadelphia, Pa.
Mercantile Ins. Co. of America, New York City, New York.
Merchants Mutual Fire Ins. Co., Butte, Montana.
New Jersey Fire Ins. Co., Newark, N. J.
North Branch Fire Ins. Co., Sunbury, Pa.
Ohio Millers Mutual Fire Ins. Co., Canton, Ohio.

Mutuals.

Equity Farmers Mutual Ins. Co. of Cascade County, Great Falls, Mont.
Equity Farmers Mutual Ins. Co. of Hill County, Rudyard, Mont.
Equity Farmers Mutual Ins. Co. of Teton County, Conrad, Mont.
Toole County Farmers Union Mutual Rural Fire Ins. Co., Shelby, Mont.

Miscellaneous.

*Bankers Insurance Co., Helena, Montana.
Employers Indemnity Corporation, Kansas City, Missouri.
Hartford Accident and Indemnity Co., Hartford, Conn.
London Guarantee & Accident Co., Ltd., London, England.
†London & Lancashire Indemnity Co. of America, New York City.
New York.
Masonic Protective Association, Worcester, Mass.
New England Equitable Ins. Co., Boston, Mass.
United States Casualty Co., New York City, N. Y.
‡Western Life & Casualty Co., Denver, Colorado.

*Formerly Montana Bankers Hail Ins. Co., Helena, Mont.

†Formerly London & Lancashire Guarantee & Accident Co., Toronto, Canada.

‡Formerly Western Life & Accident Co., Denver, Colo.

Fraternal Societies.

Order of United Commercial Travelers of America, The, Columbus, O.
South Slavonic Catholic Union, Ely, Minnesota.

*Woman's Benefit Association of The Maccabees, Port Huron, Mich.

*Formerly Ladies of the Maccabees of the World, Port Huron, Mich.

COMPANIES WITHDRAWN.

Fire and Reinsurance.

Anglo-American Reinsurance Co., Chicago, Illinois.
Gallatin Mutual Hail & Fire Ins. Assn., Bozeman, Montana.

Miscellaneous.

Midland Casualty Co., Chicago, Ill.
New England Equitable Ins. Co., Boston, Mass.

Fraternal Societies.

National Protective Legion, Waverly, New York.

THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRANSACT
BUSINESS IN MONTANA AT THE DATE OF THIS REPORT:
Fire.

Aachen & Munich Fire Insurance Co., Aix La Chapelle, Germany.
Aetna Insurance Co., Hartford, Conn.
Agricultural Insurance Co., Watertown, N. Y.
Alliance Insurance Co., Philadelphia, Pa.
American Central Insurance Co., St. Louis, Mo.
American Eagle Fire Ins. Co., New York, N. Y.
American Insurance Co., Newark, N. J.
Atlas Assurance Co., Ltd., London, England.
Boston Insurance Co., Boston, Mass.
British America Assurance Co., Toronto, Canada.
Caledonian Insurance Co., Edinburgh, Scotland.
California Insurance Co., San Francisco, Cal. ,
Camden Fire Insurance Assn., Camden, N. J.
Capital Fire Ins. Co. of California, Sacramento, Cal.
Citizens' Insurance Co., St. Louis, Mo.
Commercial Union Assurance Co., Ltd., London, England.
Commercial Union Fire Insurance Co., New York, N. Y.
Commonwealth Insurance Co., New York, N. Y.
Concordia Fire Insurance Co., Milwaukee, Wis. .
Connecticut Fire Insurance Co., Hartford, Conn.
Continental Insurance Co., New York, N. Y.
County Fire Insurance Co., Philadelphia, Pa.
Detroit Fire & Marine Insurance Co., Detroit, Mich.
Equitable Fire & Marine Insurance Co., Providence, R. I.
Fidelity-Phenix Fire Insurance Co., New York, N. Y.
Fire Association of Philadelphia, Philadelphia, Pa.
Fireman's Fund Insurance Co., San Francisco, Cal.
Firemens' Insurance Co., Newark, N. J.
First National Fire Insurance Co., Washington, D. C.
Franklin Fire Insurance Co., Philadelphia, Pa.
German Alliance Insurance Co., New York, N. Y.
German American Insurance Co., New York, N. Y.
Germania Fire Insurance Co., New York, N. Y.
Girard Fire & Marine Insurance Co., Philadelphia, Pa.
Glens Falls Insurance Co., Glens Falls, N. Y.
Globe Fire Insurance Co., Huron, S. D.
Grain Dealers National Mutual Fire Ins. Co., Indianapolis, Ind.
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany.
Hanover Fire Insurance Co., New York, N. Y.
Hartford Fire Insurance Co., Hartford, Conn.
Home Fire Insurance Co., Salt Lake City, Utah.
Home Insurance Co., New York, N. Y.
Imperial Assurance Co., New York, N. Y.
Insurance Company of North America, Philadelphia, Pa.
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.

Law Union & Rock Insurance Co., Ltd., London, England.
Liverpool & London & Globe Insurance Co., New York, N. Y.
Liverpool & London & Globe Insurance Co., Ltd., Liverpool, Eng.
London Assurance Corporation, London, England.
London & Lancashire Fire Insurance Co., Ltd., Liverpool, England.
Mechanics Insurance Co., Philadelphia, Pa.
Mercantile Ins. Co. of America, New York, N. Y.
Merchants' Fire Insurance Co., Denver, Colo.
Merchants' Fire Assurance Corporation, New York, N. Y.
Merchants Mutual Fire Ins. Co., Butte, Mont.
Michigan Commercial Insurance Co., Lansing, Mich.
Michigan Fire & Marine Insurance Co., Detroit, Mich.
Michigan Millers' Mutual Fire Insurance Co., Lansing, Michigan.
Millers' National Insurance Co., Chicago, Ill. (Mutual).
Milwaukee Mechanics' Insurance Co., Milwaukee, Wis.
Minneapolis Fire & Marine Insurance Co., Minneapolis, Minn.
Montana Fire Insurance Co., Butte, Mont.
Mutual Fire Insurance Co. of Montana, Helena, Mont.
National-Ben Franklin Fire Insurance Co., Pittsburgh, Pa.
National Fire Insurance Co., Hartford, Conn.
National Union Fire Insurance Co., Pittsburg, Pa.
Newark Fire Insurance Co., Newark, N. J.
New Brunswick Fire Insurance Co., New Brunswick, N. J.
New Hampshire Fire Insurance Co., Manchester, N. H.
New Jersey Fire Ins. Co., Newark, N. J.
New Zealand Insurance Co., Ltd., Auckland, N. Z.
Niagara Fire Insurance Co., New York, N. Y.
North British & Mercantile Ins. Co., London and Edinburgh.
North River Insurance Co., New York, N. Y.
Northern Assurance Co., Ltd., London, England.
Northern Insurance Co., New York, N. Y.
Northwestern Fire & Marine Insurance Co., Minneapolis, Minn.
Northwestern National Insurance Co., Milwaukee, Wis.
Norwich Union Fire Insurance Society, Ltd., Norwich, England.
Ohio Millers Mutual Fire Ins. Co., Canton, Ohio.
Orient Insurance Co., Hartford, Conn.
Palatine Insurance Co., Ltd., London, England.
Pennsylvania Fire Insurance Co., Philadelphia, Pa.
People's National Fire Insurance Co., Wilmington, Del.
Phoenix Assurance Co., Ltd., London, England.
Phoenix Insurance Co., Hartford, Conn.
Providence Washington Insurance Co., Providence, R. I.
Prussian National Insurance Co., Stettin, Germany.
Queen Insurance Co. of America, New York, N. Y.
Reliance Insurance Co., Philadelphia, Pa.
Rocky Mountain Fire Insurance Co., Great Falls, Mont.
Royal Exchange Assurance, London, England.
Royal Insurance Co., Ltd., Liverpool, England.

Scottish Union & National Insurance Co., Edinburgh, Scotland.
Security Insurance Co., New Haven, Conn.
Springfield Fire & Marine Insurance Co., Springfield, Mass.
St. Paul Fire & Marine Insurance Co., St. Paul, Minn. ,
Standard Fire Insurance Co., Hartford, Conn.
State Assurance Co., Ltd., Liverpool, England.
Sterling Fire Insurance Co., Indianapolis, Ind.
Sun Insurance Office, London, England.
Svea Insurance Co., Gothenburg, Sweden.
Twin City Fire Insurance Co., Minneapolis, Minn.
Union Assurance Society, Ltd., London, England.
Vulcan Fire Insurance Co., Oakland, Cal.
Westchester Fire Insurance Co., New York, N. Y.
Western Assurance Co., Toronto, Canada.
Williamsburgh City Fire Insurance Co., New York, N. Y.
Yorkshire Insurance Co., Ltd., York, England.

Fire Reinsurance Companies.

Balkan National Fire Insurance Co., Sofia, Bulgaria.
Bankers & Merchants Fire Ins. Co., Minneapolis, Minn.
Cologne Reinsurance Co., Cologne, Germany.
Eagle Fire Ins. Co., Newark, N. J.
Fire Reassurance Co., Paris, France.
First Bulgarian Insurance Co., "Bulgaria," Rustchuk, Bulgaria.
First Reinsurance Co. of Hartford, Hartford, Conn.
First Russian Fire Insurance Co., Petrograd, Russia.
Frankona Reinsurance Co., Berlin, Germany.
Hamburg Assurance Co., Hamburg, Germany.
International Insurance Co., New York, N. Y.
International Reassurance Co., Ltd., Vienna, Austria.
Inter State Fire Ins. Co., Detroit, Mich.
Jakor Insurance Co., Moscow, Russia.
Moscow Fire Insurance Co., Moscow, Russia.
Minerva Retrocession & Reinsurance Co., Cologne, Germany.
Munich Reinsurance Co., Munich, Germany.
Norske Lloyd Insurance Co., Christiania, Norway.
North Branch Fire Ins. Co., Sunbury, Pa.
Northern Insurance Co., Moscow, Russia.
Paternelle Fire Insurance Co., Ltd., Paris, France.
Rossia Fire Insurance Co., Petrograd, Russia.
Russian Reinsurance Co., Petrograd, Russia.
Salamandra Insurance Co., Petrograd, Russia.
Second Russian Insurance Co., Petrograd, Russia.
Skandia Insurance Co., Stockholm, Sweden.
South German Reinsurance Co., Munich, Germany.
Swiss National Insurance Co., Basle, Switzerland.
Swiss Reinsurance Co., Zurich, Switzerland.
Union & Phenix Espanol Insurance Co., Madrid, Spain.
Warsaw Fire Insurance Co., Warsaw, Russia.

DOMESTIC MUTUAL FIRE, HAIL AND LIGHTNING COMPANIES.

(Organized and licensed under a special act, Sections 4092 to 4112 Revised Codes, and confining their business to the county in which they were organized, and adjacent counties, purely mutual in character.)

Cascade County Farmers' Mutual Ins. Co., Great Falls, Montana.

Equity Farmers Mutual Ins. Co. of Cascade County, Great Falls, Mont.

Equity Farmers Mutual Ins. Co. of Hill County, Rudyard, Mont.

Equity Farmers Mutual Ins. Co. of Teton County, Conrad, Mont.

Farmers' Mutual Fire Ins. Co. of Sheridan County, Dagmar, Mont.

Farmers' Mutual Fire & Lightning Association of Fergus County, Lewistown, Mont.

Farmers' Mutual Fire & Lightning Ins. Co. of Wibaux, Fallon, Dawson, Custer and Richland Counties, Wibaux, Mont.

Farmers' Mutual Fire Insurance Association of Ravalli County, Corvallis, Montana.

Finnish Mutual Fire Ins. Co. of Carbon County, Red Lodge, Mont.

Flathead Farmers' Mutual Ins. Co. of Kalispell, Mont.

Mutual Fire & Lightning Ins. Co. of Richland County, Sidney, Mont.

Rural Mutual Fire Ins. Co. of Missoula County, Missoula, Mont.

Toole County Farmers' Union Mutual Rural Fire Ins. Co. of Shelby, Mont.

(Organized under provisions of Sections 4076 to 4091, Revised Codes.)

Lake Basin Mutual Hail & Fire Insurance Co., Stickley, Mont.

Sheridan County Farmers' Mutual Hail Ins. Co., Plentywood, Mont.

Life.

Aetna Life Insurance Co., Hartford, Conn.
American Bankers' Insurance Co., Chicago, Ill.
American Life Insurance Co., Des Moines, Iowa.
Amicable Life Insurance Co., Waco, Texas.
Bankers' Life Co., Des Moines, Iowa.
Bankers' Reserve Life Co., The, Omaha, Neb.
California State Life Insurance Co., Sacramento, Cal.
Capitol Life Insurance Co. of Colorado, Denver, Colo.
Central Life Assurance Society of the U. S., Des Moines, Iowa.
Central States Life Insurance Co., St. Louis, Mo.
Continental Life Insurance Co., Salt Lake City, Utah.
Equitable Life Assurance Society of the U. S., New York, N. Y.
Fidelity Mutual Life Insurance Co., Philadelphia, Pa.
First National Life & Accident Insurance Co., Pierre, S. D.
Germania Life Insurance Co., New York, N. Y.
Guarantee Fund Life Association, Omaha, Nebraska (Assessment).
International Life Insurance Co., St. Louis, Mo.
Kansas City Life Insurance Co., Kansas City, Mo.
Manhattan Life Insurance Co., New York, N. Y.
Merchants Life Insurance Co. of Burlington, Iowa.
Metropolitan Life Insurance Co., New York, N. Y.
Minnesota Mutual Life Insurance Co., St. Paul, Minn.
Missouri State Life Insurance Co., St. Louis, Mo.
Montana Life Insurance Co., Helena, Mont.
Mutual Benefit Life Insurance Co., Newark, N. J.
Mutual Life Insurance Co., New York, N. Y. ,
National Life Insurance Co. of Montana, Butte, Mont.
National Life Insurance Co., Montpelier, Vt.
National Life Insurance Co. of the U. S. A., Chicago, Ill.
New World Life Insurance Co., Spokane, Wash.
New York Life Insurance Co., New York, N. Y.
Northern Life Ins. Co., Seattle, Wash.
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.
Northwestern National Life Insurance Co., Minneapolis, Minn.
Pacific Mutual Life Insurance Co., Los Angeles, Cal.
Penn Mutual Life Insurance Co., Philadelphia, Pa.
Pioneer Life Insurance Co., Fargo, N. D.
Prudential Insurance Co. of America, Newark, N. J.
Security Mutual Life Insurance Co., Binghamton, N. Y.
State Life Insurance Co. of Montana, Great Falls, Mont.
Travelers' Insurance Co., Hartford, Conn.
Union Central Life Insurance Co., Cincinnati, Ohio.
Western Union Life Insurance Co., Spokane, Wash.

Miscellaneous.

Aetna Accident & Liability Co., Hartford, Conn.
Aetna Life Insurance Co., Hartford, Conn. (Health and Accident).
American Casualty Co., Tacoma, Wash.
American Surety Company of New York, New York, N. Y.
Bankers Casualty Co., Minneapolis, Minn.
Bankers' Insurance Co., Helena, Mont.
Casualty Co. of America, New York, N. Y.
Continental Casualty Co., Hammond, Ind.
Employers' Indemnity Corporation, Kansas City, Mo.
Employers' Liability Assurance Corporation, Ltd., London, England.
Fidelity & Casualty Co., New York, N. Y.
Fidelity & Deposit Company of Maryland, Baltimore, Md.
Frankfort General Insurance Co., Frankfort-on-the-Main, Germany.
Guardian Casualty & Guaranty Co., Salt Lake City, Utah.
Hartford Accident & Indemnity Co., Hartford, Conn.
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.
Lloyds Plate Glass Insurance Co., New York, N. Y.
London Guarantee & Accident Co. Ltd., London, England.
London & Lancashire Indemnity Co. of America, New York, N. Y.
Maryland Casualty Co., Baltimore, Md.
Masonic Protective Association, Worcester, Mass.
Massachusetts Bonding and Insurance Co., Boston, Mass.
Merchants' Life & Casualty Co., Minneapolis, Minn.
Metropolitan Casualty Ins. Co., New York, N. Y.
Metropolitan Life Ins. Co., (Health and Accident) New York, N. Y.
Montana Livestock & Casualty Ins. Co., Helena, Mont.
National Casualty Company, Detroit, Mich.
National Life Ins. Co. of U. S. A., Chicago, Ill. (Health and Accident).
National Surety Company, New York, N. Y.
New York Plate Glass Insurance Co., New York, N. Y.
North American Accident Insurance Co., Chicago, Ill.
Ocean Accident & Guarantee Corporation Ltd., London, England.
Pacific Mutual Life Insurance Co., Los Angeles, Cal., (Health and Accident).
Preferred Accident Insurance Co., New York, N. Y.
Royal Indemnity Company, New York, N. Y.
St. Paul Mutual Hail & Cyclone Insurance Co., St. Paul, Minn.
Standard Accident Insurance Co., Detroit, Mich.
State Farmers' Mutual Hail Insurance Co., Waseca, Minn.
Travelers' Insurance Co., Hartford, Conn. (Health and Accident).
United States Casualty Co., New York, N. Y.
United States Fidelity & Guaranty Co., Baltimore, Md.
Western Accident & Indemnity Co., Helena, Mont.
Western Life & Casualty Co., Denver, Colo.

Fraternal Societies.

American Yeomen, Brotherhood of, Des Moines, Iowa.
Ancient Order of United Workmen, Fargo, N. D.
Brotherhood of All Railway Employees, Chicago, Ill.
Catholic Knights of America, St. Louis, Mo.
Catholic Order of Foresters, Chicago, Ill.
Court of Honor, Springfield, Ill.
Degree of Honor, Sioux City, Iowa.
Equitable Fraternal Union, Neenah, Wis.
Fraternal Aid Union, Lawrence, Kansas.
Fraternal Brotherhood, Los Angeles, Cal.
Grand Carniolian Slovenian Catholic Union, Joliet, Ill.
Homesteaders, The, Des Moines, Iowa.
Independent Order of Foresters, Toronto, Canada.
Knights of Columbus, New Haven, Conn.
Knights and Ladies of Security, Topeka, Kan.
Knights of Pythias, Indianapolis, Ind.
Ladies' Catholic Benevolent Association, Erie, Pa.
Ladies of the Modern Maccabees, Port Huron, Mich.
Maccabees, The, Detroit, Mich.
Modern Brotherhood of America, Mason City, Iowa.
Modern Woodmen of America, Rock Island, Ill.
Mystic Toilers, Des Moines, Iowa.
National Croatian Society of U. S. A., Pittsburg, Pa.
National Slovak Society of U. S. A., Pittsburg, Pa.
National Union, Toledo, Ohio.
Railway Mail Association, Portsmouth, N. H.
Royal Arcanum, Boston, Mass.
Royal Highlanders, Aurora, Neb.
Royal Neighbors of America, Rock Island, Ill.
Sons of Norway, Minneapolis, Minn.
South Slavonic Catholic Union, Ely, Minn.
Supreme Tribe of Ben Hur, Crawfordsville, Ind.
United Artisans, Portland, Ore.
United Commercial Travelers of America, The Order of, Columbus, O.
United Order of Foresters, Milwaukee, Wis.
Woman's Benefit Association of the Maccabees, Port Huron, Mich.
Women of Woodcraft, Portland, Ore.
Woodmen of the World, Denver, Colo.

COMPARATIVE STATEMENT.

Receipts for the Insurance Years Ending December 31st.

		1914		1915
Agents' Licenses@ \$ 5.00	7,597	\$ 37,985.00	8,043	\$ 40,215.00
Annual Statements @ 25.00	206	5,150.00	215	5,375.00
Annual Statements @ 20.00	1	20.00		
Taxes on Gross Premiums		*117,008.99		†134,939.19
Filing Charters and First Papers@ 300.00	16	4,800.00	12	3,600.00
Fraternal Order Fees@ 10.00	38	380.00	38	380.00
Rural Mutual Company Fees@ 10.00	2	20.00	7	70.00
Fire Marshal Fund		5,033.98		5,822.04
Miscellaneous Receipts				21.00
Totals		\$170,397.97		\$190,422.23

*Of this amount \$78,506.20 is for excess premiums @ 2% for 1913.

†Of this amount \$90,752.91 is for excess premiums @ 2% for 1914.

SUMMARY OF COMPANIES.

Doing Business in the State December 31, 1915.

Fire Insurance and Reinsurance Companies	132
Life Insurance Companies	41
Assessment Life Insurance Companies	1
Assessment Accident Insurance Companies	1
Miscellaneous Insurance Companies	39
Total	214

FIRE INSURANCE.

	1914	1915	Increase
Net risks written.....	\$107,697,848.51	\$122,627,677.48	\$14,929,828.97
Net premium receipts.....	2,375,593.42	2,561,942.05	186,348.63
Fire losses paid.....	949,393.42	1,303,850.32	354,456.90

LIFE INSURANCE.

	Amount.
Insurance in force December 31, 1914.....	\$ 92,586,610.65
Insurance issued during year 1915.....	21,737,368.67
<hr/>	
Total.....	\$114,323,979.32
Insurance ceased to be in force, 1915.....	12,629,545.95
<hr/>	
In force December 31, 1915, 48,118 Policies.....	\$101,694,433.37

	1914	1915	Increase and Decrease
Insurance in force.....	\$92,586,610.65	\$101,694,433.37	\$9,107,822.72
Premium receipts	2,936,153.79	3,228,211.35	292,057.56
Losses incurred	1,113,258.92	909,961.44	* 203,297.48
Losses paid	1,119,302.44	881,214.95	* 238,087.49

*Decrease

***ASSESSMENT LIFE INSURANCE.**

Insurance in force December 31, 1914	\$1,612,000.00
Insurance issued during year 1915.....	556,000.00
<hr/>	
Total	\$2,168,000.00
Insurance ceased to be in force, 1915.....	218,000.00
<hr/>	
In force December 31, 1915, 975 Policies.....	\$1,950,000.00
Total Insurance in force December 31, 1915, Legal Reserve and Assessment Life Companies, 49,093 Policies.....	\$103,644,433.37

*Merchants Life Association, Burlington, Iowa, changed 1915 to Merchants Life Insurance Company, Legal Reserve.

INDUSTRIAL BUSINESS.

	Amount.
Insurance in force December 31, 1914.....	\$2,690,558.00
Insurance issued during year 1915.....	722,839.00
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Total	\$3,413,397.00
Insurance ceased to be in force, 1915.....	303,526.00
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In force December 31, 1915, 20,977 Policies	\$3,109,871.00
Increase in Industrial Insurance in force over 1914.....	419,313.00

MISCELLANEOUS BUSINESS.
Premiums Received.

Accident	\$195,080.76
Health	40,803.46
Liability	113,839.97
Workmen's Compensation	145,549.86
Fidelity and Surety	172,561.67
Plate Glass	36,389.38
Steam Boiler	5,379.59
Burglary and Theft	10,108.49
Sprinkler	438.76
Fly Wheel	218.00
Auto and Teams Property Damage	9,904.58
Livestock	35,204.03
Hail and Tornado	115,481.65
Industrial	246.13
Physician's Defense	159.40
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	\$881,365.73
Miscellaneous business, 1915	\$881,365.73
Miscellaneous business, 1914	683,668.28
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Increase from 1914	\$197,697.45

RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

Fire Companies	\$2,561,942.05
Life Companies	3,228,211.35
Assessment Life Companies	26,721.50
Industrial Insurance	103,356.33
Miscellaneous Companies, including Fidelity, Casualty, Accident, Surety, etc	881,365.73
<hr/>	
Total Premiums received, 1915	\$6,801,596.96
Total Premiums received, 1914	6,116,945.74
<hr/>	
Increase over 1914	\$ 684,651.22

TABLE A

LIFE INSURANCE COMPANIES

COMPARATIVE STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Showing the Business Transacted in Montana for the Calendar Year 1915, by Life Insurance Companies, and Exhibiting Comparisons with Previous Year.

NAME OF COMPANY	LOCATION	Insurance Written				Premiums Received		Ceased to Be in Force		Losses Incurred During Year		Losses During Year		In Force Dec. 31, 1915					
		1914		1915		1914	1915	Number	Amount	Number	Amount	Number	Amount						
		Policy Issued	Amount	Policy Issued	Amount														
Aetna Life Insurance Co.	Hartford, Conn.	123	\$ 159,235.05	173	\$ 254,378.15	% 17,156.25	\$ 21,336.38	96	\$ 178,734.00	6	\$ 12,611.00	6	\$ 12,611.00	\$ 953,515.38	625	\$ 1,290,159.53	\$ 315,611.15		
American Bankers' Insurance Co.	Chicago, Ill.	201	343,707.00	329	529,704.00	18,545.04	28,349.64	60	120,000.00	2,000.00	1,000.00	1	1,000.00	540,755.00	525	543,878.00	109,704.00		
American Life Insurance Co.	Des Moines, Iowa	7	8,410.00	15	12,000.00	300.47	1,491.97	7	10,500.00	1,000.00	1,000.00	1	1,000.00	18,400.00	15	22,500.00	14,500.00		
Amicable Life Insurance Co.	Waco, Texas	8,500.00	15	21,500.00	205.99	852.25	2	5,000.00	1	1,000.00	1	1,000.00	8,500.00	18	25,000.00	16,500.00			
Bankers' Life Co.	Des Moines, Iowa	307	782,000.00	187	478,700.00	112,255.24	116,870.38	372	797,500.00	42	86,051.00	41	84,051.00	6,343,500.00	2,790	6,030,700.00	* 318,800.00		
Bankers' Reserve Life Co.	Omaha, Neb.	68	218,727.50	15	34,579.00	51,371.96	46,682.68	51	161,697.00	5	9,827.00	5	9,827.00	1,406,704.50	446	1,279,586.50	* 127,118.00		
California State Life Insurance Co.	Sacramento, Cal.	15	37,000.00	87	179,013.00	1,859.90	7,888.47	3	5,500.00	1	1,000.00	1	1,000.00	37,000.00	99	210,513.00	173,513.00		
Capitol Life Ins. Co. of Colorado	Denver, Colo.	36	74,048.00	231	362,000.00	2,562.73	14,674.53	21	32,000.00	1	1,000.00	1	1,000.00	91,500.00	256	421,500.00	330,000.00		
Central Life Assurance Society of the U. S.	Des Moines, Iowa	518	896,775.00	582	1,139,636.00	91,237.64	102,969.02	339	656,323.00	13	23,284.50	13	23,284.50	2,316,007.00	1,797	3,429,328.00	* 432,321.00		
Central States Life Insurance Co.	St. Louis, Mo.	305	564,000.00	168	269,500.00	.....	13,705.40	211	382,000.00	1	1,000.00	1	1,000.00	564,000.00	262	451,500.00	* 112,500.00	
Continental Life Insurance Co.	Salt Lake City, Utah	424	1,120,500.00	211	499,344.00	66,448.89	58,667.59	295	857,100.00	5	12,457.77	5	12,457.77	2,124,400.00	681	1,767,044.00	* 357,756.00		
Equitable Life Assurance Society of the U. S.	New York, N. Y.	249	637,499.00	377	927,343.00	220,549.67	234,259.55	216	523,088.00	23	41,145.59	25	41,145.59	50,419.49	60	6,098,642.00	3,101	7,403,897.00	414,255.00
Fidelity Mutual Life Insurance Co.	Philadelphia, Pa.	12	31,331.00	11	26,123.00	8,753.85	10,285.75	.....	5,000.00	1	3,000.00	1	3,000.00	278,654.00	158	299,777.00	21,123.00	
First National Life & Accident Insurance Co.	Pierre, S. D.	174	420,000.00	277	649,500.00	15,734.12	32,138.06	109	273,500.00	1	2,500.00	1	2,500.00	428,500.00	354	840,500.00	376,000.00		
Germania Life Insurance Co.	New York, N. Y.	121	323,000.00	111	268,150.00	102,554.49	106,164.41	63	295,161.00	15	36,775.76	12	26,650.00	2,618,408.00	1,154	2,681,397.00	62,988.00		
International Life Insurance Co.	St. Louis, Mo.	35	\$ 7,649,649.00	10	26,290.00	6,003.39	6,201.96	14	36,070.00	1	2,000.00	1	2,000.00	22,267.60	74	216,887.00	* 15,780.00		
Kansas City Life Insurance Co.	Kansas City, Mo.	82	123,500.00	248	462,500.00	5,189.25	17,184.49	6	9,500.00	1	2,000.00	1	2,000.00	123,500.00	224	576,500.00	153,000.00		
Manhattan Life Insurance Co.	New York, N. Y.	94	210,716.00	90	162,970.00	33,223.98	36,623.00	62	180,138.00	3	9,000.00	3	9,000.00	1,014,064.00	459	996,836.00	* 17,168.00		
*Merchants Life Insurance Co.	Burlington, Iowa	31	56,000.00	14	27,000.00	9,308.03	10,760.05	41	71,000.00	1	3,000.00	1	3,000.00	682,000.00	314	638,000.00	* 44,000.00		
Metropolitan Life Insurance Co. (Ordinary)	New York, N. Y.	962	684,658.00	1,479	973,350.00	96,624.61	115,267.30	387	269,297.00	46	33,772.00	46	41,272.00	2,523,097.00	4,504	3,227,750.00	704,653.00		
Minnesota Mutual Life Insurance Co.	St. Paul, Minn.	331	568,066.00	416	747,120.00	24,850.27	37,458.75	219	381,165.74	6	9,024.74	6	9,024.74	6,204,131.74	662	1,202,086.00	365,954.26		
Missouri State Life Insurance Co.	St. Louis, Mo.	54	162,767.86	56	141,901.56	17,585.25	16,568.75	60	142,500.00	1	2,000.00	1	2,000.00	512,366.73	212	512,366.73	* 58,444.00		
Montana Life Insurance Co.	Helena, Mont.	1,395	3,273,270.00	1,529	3,414,770.00	329,758.12	338,274.92	701	1,609,500.00	11	39,500.00	11	39,500.00	8,817,329.00	4,331	10,622,559.00	1,805,270.00		
Mutual Benefit Life Insurance Co.	Newark, N. J.	82	202,922.00	115	233,052.00	72,750.41	73,176.84	68	197,536.00	5	14,000.00	6	16,000.00	2,255,080.00	963	2,290,597.00	35,517.00		
Mutual Life Insurance Co.	New York, N. Y.	421	1,159,736.16	363	1,032,081.72	291,574.58	284,664.48	358	969,194.72	50	122,758.58	50	122,758.58	9,862,084.00	1,363	9,924,971.00	62,887.00		
National Life Insurance Co.	Montpelier, Vt.	100	279,966.21	155	375,288.52	57,747.76	63,462.80	52	157,895.80	13	25,000.00	14	26,500.00	1,782,242.88	869	1,999,655.60	217,452.72		
National Life Insurance Co. of Montana	Butte, Mont.	634	1,311,000.00	236	473,500.00	148,785.49	133,961.77	47	1,041,700.00	6	9,000.00	6	9,000.00	1,025,250.00	1,513	3,502,480.00	* 523,770.00		
National Life Insurance Co. of the U. S. A.	Chicago, Ill.	161	230,088.31	154	249,298.50	15,001.31	14,289.50	148	200,700.00	7	4,000.00	7	4,000.00	1,402,594.93	187	28,947.74	* 1,402,594.93		
New World Life Insurance Co.	Spokane, Wash.	105	231,000.00	233	656,000.00	15,523.95	23,743.77	53	109,500.00	1	5,000.00	1	5,000.00	16,176.00	352	1,000,000.00	516,500.00		
New York Life Insurance Co.	New York, N. Y.	659	1,380,158.00	873	1,894,229.00	465,577.77	452,637.23	405	985,320.00	85	204,337.05	79	205,937.02	12,384,610.00	5,510	13,292,919.00	908,309.00		
Northwestern Mutual Life Insurance Co.	Milwaukee, Wis.	478	1,294,900.00	434	1,286,400.00	284,068.61	306,347.28	216	742,769.00	52	121,595.00	46	108,301.00	11,739,994.00	1,902	12,283,625.00	543,631.00		
Northwestern National Life Insurance Co.	Minneapolis, Minn.	235	467,743.00	254	471,483.00	56,265.88	64,703.27	108	206,507.00	6	8,170.08	4	6,170.08	1,561,934.00	1,018	1,826,780.00	264,976.00		
Pacific Mutual Life Insurance Co.	Los Angeles, Cal.	26	56,385.00	17	44,298.00	11,592.20	12,656.59	52	58,822.00	1	1,940.00	1	1,010.00	373,127.00	224	364,513.00	* 8,584.00		
Penn Mutual Life Insurance Co.	Philadelphia, Pa.	43	126,500.00	42	110,500.00	57,515.81	52,923.28	33	180,856.00	2	5,400.00	2	5,400.00	1,563,132.00	669	1,433,076.00	* 70,356.00		
Pioneer Life Insurance Co.	Fargo, N. D.	13	29,231.84	28	54,000.00	1,387.54	6,103.72	16,281.84	.....	.....	.....	.....	.....	29,231.84	35	67,000.00	37,788.16
Prudential Insurance Co. of America	Newark, N. J.	96	288,829.00	117	361,418.00	55,169.53	67,114.96	36	87,941.00	10	12,600.00	7	6,100.00	1,416,217.00	750	1,689,694.00	273,477.00		
Security Mutual Life Insurance Co.	Binghamton, N. Y.	122	203,139.79	111	206,780.13	5,601.94	7,067.87	67	107,375.00	1	4,000.00	1	4,000.00	255,248.39	206	348,653.72	93,406.13		
State Life Insurance Co. of Montana	Great Falls, Mont.	290	679,500.00	528	1,060,000.00	24,671.00	57,300.13	118	237,000.00	2	4,000.00	2	4,000.00	67,000.00	699	1,500,000.00	823,000.00		
Travelers' Insurance Co.	Hartford, Conn.	8	24,022.00	5	23,022.00	7,235.10	7,048.10	2	3,000.00	1	1,000.00	1	1,000.00	50,022.00	31	109,044.00	26,022.00		
Union Central Life Insurance Co.	Cincinnati, Ohio	6	14,000.00	108	189,582.00	28,652.22	28,739.43	69	125,377.00	14	18,238.17	14	18,238.17	733,014.00	618	1,094,531.00	361,517.00		
Western Union Life Insurance Co.	Spokane, Wash.	514	1,026,826.00	635	1,096,808.00	60,952.71	76,538.39	349	656,132.00	5	13,000.00	4	10,500.00	1,976,531.00	1,345	2,486,954.00	510,428.00		
Totals.....		9,563	\$19,808,716.62	11,141	\$21,737,368.67	\$2,945,464.82	\$3,228,211.35	5,917	\$13,006,664.95	444	\$899,961.44	423	\$881,214.95	\$92,586,610.65	48,118	\$101,694,433.37	\$9,107,822.72		

ASSESSMENT LIFE ASSOCIATIONS

Guarantee Fund Life Association	Omaha, Nebr.	331	\$ 662,000.00	278	\$ 556,000.00	\$ 24,302.30	\$ 26,721.50	226	452,000.00	1	2,000.00	1	2,000.00	1,612,000.00	975	1,950,000.00	338,000.00
Aggregate.....		14,227	\$21,061,509.62	16,855	\$23,016,207.67	\$3,057,684.04	\$3,358,289.18	8,366	\$13,762,190.95	548	\$932,031.80	555	\$903,395.43	\$96,889,168.65	70,070	\$106,754,304.37	\$9,865,135.72

*Name changed from Merchants' Life Association.

*Decrease.

TABLE B

LIFE INSURANCE COMPANIES

Summary of Statements as to Capital, Surplus, Assets and Liabilities

NAME OF COMPANY	LOCATION	Paid Up Capital	Admitted Assets	Liabilities	Net Liabilities	Total Liabilities Including Capital	Unassigned Funds Surplus	* Surplus and Capital
Aetna Life Insurance Co.	Hartford, Conn.	\$5,000,000.00	\$112,954,357.80	\$ 98,792,187.21	\$103,792,187.21	\$12,977,212.82	\$17,977,212.82	
American Bankers' Insurance Co.	Chicago, Ill.	325,000,000.00	\$21,369,914	481,868,641	1,357,963,621	14,501,27	339,501,27	
American Life Insurance Co.	Des Moines, Iowa	17,000,00	1,375,212.72	1,182,569,24	1,357,963,621	21,613.48	196,613.48	
Amicable Life Insurance Co.	Waco, Texas	\$20,000,00	2,349,126.13	1,663,126,71	1,683,126,71	706,347.39	1,580,547.39	
Bankers Life Co.	Des Moines, Iowa		2,743,121.21	27,100,412.65	27,100,412.65	83,008.56	83,008.56	
Bankers' Reserve Life Co.	Omaha, Neb.	100,000,00	5,802,742.57	4,661,239.67	4,761,239.99	1,041,503.67	1,141,503.67	
California State Life Insurance Co.	Sacramento, Cal.	500,000,00	1,458,682.80	1,642,683.18	1,342,683.18	316,000.67	816,000.67	
Capitol Life Ins. Co. of Colorado.	Denver, Colo.	100,000,00	1,818,391.63	1,528,125.17	1,688,125.17	156,266.46	256,266.46	
Central Life Assurance Society of the U. S.	Des Moines, Iowa	100,000,00	1,053,284.34	3,578,449.07	3,678,449.07	374,835.27	474,835.27	
Central States Life Insurance Co.	St. Louis, Mo.	390,000,00	1,141,235.30	97,981.04	98,781.04	513,252.35	513,252.35	
Continental Life Insurance Co.	Salt Lake City, Utah	208,875,00	1,517,994.52	1,235,149.13	1,444,024.13	73,970.39	282,845.39	
Equitable Life Assurance Society of the U. S.	New York, N. Y.	100,000,00	546,961,912.46	536,290,117.04	536,390,147.04	10,571,765.42	16,671,765.42	
Fidelity Mutual Life Insurance Co.	Philadelphia, Pa.		Mutual	31,278,578.33	30,048,400.02	30,048,400.02	1,230,178.33	
First National Life & Accident Insurance Co.	Pierre, S. D.	233,566.67	656,509.30	411,301.66	647,865.33	8,641.57	212,208.46	
Germania Life Insurance Co.	New York, N. Y.	206,000,00	52,581,626.87	50,587,548.94	50,787,548.94	1,794,013.93	1,994,013.93	
International Life Insurance Co.	St. Louis, Mo.	520,000,00	5,052,852.58	4,196,599.98	4,721,599.98	330,953.60	855,953.60	
Kansas City Life Insurance Co.	Kansas City, Mo.	100,000,00	5,887,363.72	5,520,077,61	5,620,077,61	267,346.11	367,346.11	
Manhattan Life Insurance Co.	New York, N. Y.	100,000,00	20,933,731.72	20,566,335.80	20,666,335.80	267,395.87	367,395.87	
*Merchants' Life Insurance Co.	Burlington, Iowa	100,000,00	1,375,474.11	1,181,422.42	1,281,422.42	97,124.69	197,124.69	
Metropolitan Life Insurance Co.	New York, N. Y.		Mutual	541,283,326.35	515,265,759.82	26,017,566.52	26,017,566.52	
Minnesota Mutual Life Insurance Co.	St. Paul, Minn.		Mutual	4,780,426.25	4,400,377.39	4,400,377.39	280,048.86	380,048.86
Missouri State Life Insurance Co.	St. Louis, Mo.	1,000,000,00	12,000,000,00	10,186,683.12	11,186,683.12	814,125.03	1,814,125.03	
Montana Life Insurance Co.	Helena, Mont.	250,000,00	1,204,140.47	612,236.23	862,236.23	341,776.24	591,776.24	
Mutual Benefit Life Insurance Co.	Newark, N. J.	190,000,00	190,330,153.12	190,330,153.12	190,330,153.12	.....	.....
Mutual Life Insurance Co.	New York, N. Y.		Mutual	616,528,254.00	616,528,254.00	.....	.....
National Life Insurance Co.	Montpelier, Vt.		Mutual	63,823,905.02	60,006,052.01	60,006,052.01	3,817,853.01	3,817,853.01
National Life Insurance Co. of Montana.	Butte, Mont.	203,805,00	485,381.89	265,317.06	472,122.08	13,258.81	217,964.81	
National Life Insurance Co. of the U. S. A.	Chicago, Ill.	500,000,00	13,407,821.53	12,525,576.49	13,125,576.49	282,251.04	782,251.04	
New World Life Insurance Co.	Spokane, Wash.	1,129,480.00	1,827,408.14	133,132.01	1,262,612.01	564,796.13	1,694,276.13	
New York Life Insurance Co.	New York, N. Y.		Mutual	822,917,849.85	822,917,849.85	.....	.....
Northwestern Mutual Life Insurance Co.	Milwaukee, Wis.		Mutual	343,681,110.05	335,387,733.41	335,387,733.41	8,243,373.58	8,243,373.58
Northwestern National Life Insurance Co.	Minneapolis, Minn.		Mutual	4,554,000,00	4,111,422,168.40	4,111,422,168.40	4,422,168.40	4,422,168.40
Pacific Mutual Life Insurance Co.	Los Angeles, Calif.	1,000,000,00	23,436,513.21	37,422,168.40	33,500,403.62	1,007,345.91	2,007,345.91	
Penn Mutual Life Insurance Co.	Philadelphia, Pa.		Mutual	160,500,402.72	160,500,402.72	160,500,402.72	.....	.....
Pioneer Life Insurance Co.	Fargo, N. D.	100,000,00	831,729.51	615,169.03	715,169.03	116,560.51	216,560.51	
Prudential Insurance Co. of America.	Newark, N. J.	2,000,000,00	383,982,866.78	365,790,933.33	367,790,933.33	16,191,933.45	18,191,933.45	
Security Mutual Life Insurance Co.	Washington, N. Y.		Mutual	7,328,583.96	7,328,583.96	7,328,583.96	244,201.07	244,201.07
State Life Insurance Co. of Montana.	Great Falls, Mont.	103,853.09	103,853.09	103,853.09	103,853.09	43,505.84	147,358.93	
Travelers' Insurance Co.	Hartford, Conn.	5,000,000,00	82,114,570.46	76,054,482.43	76,054,482.43	6,060,088.05	6,060,088.05	
Union Central Life Insurance Co.	Cincinnati, Ohio	500,000,00	109,383,066.09	103,237,341.66	105,737,341.66	3,647,724.43	4,147,724.43	
Western Union Life Insurance Co.	Spokane, Wash.	200,000,00	2,002,605.55	1,480,647.99	1,680,647.99	321,957.56	521,957.56	

ASSESSMENT LIFE INSURANCE COMPANIES

Guarantee Fund Life Association	Omaha, Nebr.	Assessment \$ 1,385,853.00	\$ 104,627.81	\$ 104,627.81		
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*Name changed from Merchants Life Association.

TABLE C

United States Fire Insurance Companies

COMPARATIVE STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915

Showing Insurance Written, Premiums Received, Losses Incurred and Losses Paid During the Calendar Year 1915 by Domestic Fire Insurance Companies, and Exhibiting Comparisons with the Previous Year.

DOMESTIC COMPANIES	LOCATION	Total Risks Written (For Segregation 1915 Risks See Following Page)		Total Premiums Received (For Segregation 1915 Premiums See Following Page)		Total Losses Incurred (For Segregation 1915 Losses Incurred See Following Page)		Ration of Losses Incurred to Premiums Rec'd.	Total Losses Paid (For Segregation 1915 Losses Paid See Following Page)	
		1914	1915	1914	1915	1914	1915		1914	1915
Aetna Insurance Co.	Hartford, Conn.	\$ 3,264,358.00	\$ 3,494,026.00	\$ 65,943.90	\$ 69,370.43	\$ 30,806.40	\$ 34,974.10	50.4	\$ 28,026.05	\$ 44,434.89
*American Eagle Fire Insurance Co.	New York, N. Y.	18,179.00	35,74	8,295.92	2,750.41	1,754.96	21.2	5,048.87	2,580.35	126.00
Agricultural Insurance Co.	Watertown, N. Y.	512,922.00	414,600.00	10,963.53	8,295.92	11,641.64	6,542.71	11,478.32	190.92	100.00
Alliance Insurance Co.	Philadelphia, Pa.	751,238.00	110,222.00	16,022.53	14,883.22	7,707.45	6,542.71	11,478.32	522.66	34.33
American Central Insurance Co.	St. Louis, Mo.	1,211,057.00	1,223,395.00	27,310.74	26,410.73	22,027.16	27,565.53	104.3	23,056.43	24,463.38
American Insurance Co.	Newark, N. J.	779,136.00	865,296.00	14,853.07	17,082.23	4,464.95	7,961.58	16.6	5,261.95	8,112.58
California Insurance Co.	San Francisco, Cal.	1,021,350.00	1,114,430.00	21,539.38	22,928.33	6,518.60	10,272.43	44.7	6,417.45	7,257.46
Commercial Union Fire Insurance Co.	St. Louis, Mo.	488,314.00	442,411.00	11,104.04	9,167.02	8,481.46	4,609.26	50.2	6,386.47	5,782.89
Commonwealth Insurance Co.	New York, N. Y.	244,665.00	242,518.00	5,145.24	4,380.81	74.21	1,307.00	29.8	73.21	1,294.00
New York, N. Y.	New York, N. Y.	29,993.00	431,261.00	8,590.40	8,684.29	2,086.23	4,666.71	63.2	2,503.23	4,786.73
Concordia Fire Insurance Co.	Milwaukee, Wis.	254,366.00	315,895.00	5,742.32	6,919.96	3,356.00	1,586.83	22.9	2,910.18	1,516.45
Connecticut Fire Insurance Co.	Hartford, Conn.	1,746,444.00	1,549,342.00	29,708.58	23,508.50	18,700.41	16,602.99	19.7	15,236.75	16,740.40
Continental Insurance Co.	New York, N. Y.	1,168,427.00	1,889,046.00	33,562.27	34,105.78	12,587.63	9,474.41	27.8	10,321.41	10,923.60
*County Fire Insurance Co.	Philadelphia, Pa.	41,875.00	42,646.00	805.23	224.69	632.06	518.28	13.1	1,052.26	496.48
Detroit Fire & Marine Insurance Co.	Detroit, Mich.	198,032.00	206,346.00	4,169.12	3,954.60	1,730.39	1,297.39	16.7	2,862.39	244.54
Equitable Fire & Marine Insurance Co.	Providence, R. I.	148,754.00	110,860.00	2,919.22	2,150.97	422.76	1,257.71	58.2	427.79	1,257.71
Fidelity-Phenix Fire Insurance Co.	New York, N. Y.	2,144,400.00	2,082,302.00	40,410.15	44,276.94	15,235.00	20,404.06	12.6	12,447.74	22,667.67
Fire Association of Philadelphia	Philadelphia, Pa.	1,888,301.00	1,582,135.00	44,260.47	36,113.52	20,404.26	20,404.26	24.4	23,483.07	1,105.84
Fireman's Fund Insurance Co.	San Francisco, Cal.	6,939,110.00	5,749,387.00	96,323.30	100,672.22	31,120.06	34,142.33	30.9	32,047.94	238,283.00
Firemens' Insurance Co.	Newark, N. J.	312,216.00	383,902.00	10,491.50	10,357.60	2,696.69	1,730.39	16.7	1,297.39	2,862.39
First National Fire Insurance Co.	Washington, D. C.	\$ 82,061.00	75,349.00	1,563.74	814.77	484.67	12.00	1.40	484.67	125.00
Franklin Fire Insurance Co.	Philadelphia, Pa.	582,698.00	411,445.00	12,240.86	8,547.11	4,686.72	4,582.85	53.6	5,224.10	5,400.00
German Alliance Insurance Co.	New York, N. Y.	2,292,250.00	311,108.00	5,000.88	6,641.71	1,846.49	1,925.78	29.0	2,146.49	2,175.78
German American Insurance Co.	New York, N. Y.	2,317,042.00	3,094,654.00	54,261.27	55,726.47	17,942.18	57,251.02	59.8	22,763.18	53,934.02
Germania Fire Insurance Co.	New York, N. Y.	358,091.00	898,602.00	20,397.17	16,107.50	6,030.20	36.9	12,826.66	57,201.40	239.20
Girard Fire & Marine Insurance Co.	Philadelphia, Pa.	224,944.00	174,212.00	4,394.71	3,462.17	611.65	2,526.55	7.0	1,095.65	2,636.55
Firemen's Fund Co.	Glens Falls, N. Y.	844,023.00	894,374.00	9,572.03	8,369.04	4,111.52	2,442.83	29.2	3,365.52	3,297.66
Globe Fire Insurance Co.	Huntington, S. D.	647,687.00	977,666.00	20,692.86	35,568.70	7,001.17	14,084.35	39.6	4,901.17	15,250.93
*Grain Dealers National Mutual Fire Insurance Co.	Indianapolis, Ind.	531,486.00	531,486.00	8,257.10	8,257.10	14,857.32	5,573.59	10.7	7,388.56	190.14
Hanover Fire Insurance Co.	New York, N. Y.	734,286.00	692,173.00	16,610.34	14,857.32	7,384.20	49.7	7,388.56	426.61	49.83
Hartford Fire Insurance Co.	Hartford, Conn.	5,041,779.00	5,787,241.00	116,829.57	141,821.63	68,787.67	127,615.10	90.0	54,344.77	142,755.31
Home Fire Insurance Co.	Salt Lake City, Utah	88,875.00	97,075.00	1,732.47	1,858.82	491.43	864.43	46.5	491.43	864.43
Home Insurance Co.	New York, N. Y.	5,584,837.00	6,333,560.00	125,924.54	172,465.38	53,926.44	81,318.02	47.1	51,849.11	79,120.87
Imperial Assurance Co.	New York, N. Y.	11,616.00	190,462.00	3,512.05	4,520.34	912.19	1,945.59	43.0	877.19	1,950.59
Insurance Company of North America	Philadelphia, Pa.	2,807,751.00	3,831,137.00	55,195.71	61,571.94	17,652.86	52,527.19	55.3	15,719.85	50,165.35
Insurance Company of the State of Pennsylvania	Philadelphia, Pa.	463,622.36	472,552.00	9,174.82	9,619.23	4,227.99	8,737.76	90.8	3,411.94	7,088.67
Liverpool & London & Globe Insurance Co.	New York, N. Y.	136,215.00	161,036.00	2,535.56	2,556.39	1,082.22	21.94	528.22	532.06	125.00
Merchants Fire Insurance Co.	Denver, Colo.	340,367.00	365,169.00	8,369.99	8,026.33	3,631.83	5,985.79	74.6	2,392.21	7,356.67
Merchants Fire Assurance Corporation	New York, N. Y.	277,506.00	377,910.00	5,740.78	8,513.52	3,609.91	1,056.58	12.4	3,618.91	1,014.58
*Merchants Mutual Fire Insurance Co.	Butte, Mont.	578,673.35	1,448,432.00	14,483.42	14,483.42	1,476.65	10.2	10.2	3,676.65	313.77
Michigan Commercial Insurance Co.	Lansing, Mich.	305,375.00	218,734.00	6,248.14	4,235.87	2,000.93	3,285.27	53.9	2,709.67	125.00
Michigan Fire & Marine Insurance Co.	Detroit, Mich.	467,248.00	385,529.00	9,115.48	7,262.02	2,133.54	2,667.92	19.8	1,983.02	2,861,63
*Michigan Millers' Mutual Fire Insurance Co.	Lansing, Mich.	272,350.00	161,402.00	10,807.23	10,807.23	7,802.96	7,802.96	72.2	3,871.38	241.00
Michigan National Insurance Co. (Mutual)	Chicago, Ill.	634,635.00	124,194.24	12,149.24	12,149.24	16,328.13	134.4	14,457.56	267.98	50.06
Milwaukee Mechanics' Insurance Co.	Milwaukee, Wis.	651,608.00	664,722.00	13,116.80	13,142.68	3,481.92	7,388.00	55.4	5,666.14	6,725.22
Minneapolis Fire & Marine Insurance Co.	Minneapolis, Minn.	792,384.00	862,293.00	17,812.02	24,342.16	5,855.14	17,518.43	71.9	6,046.24	18,865.68
Montana Fire Insurance Co.	Butte, Mont.	1,626,962.00	1,612,099.00	35,960.46	34,792.31	12,924.00	24,877.77	37.1	19,900.99	11,791.12
Mutual Fire Insurance Co. of Montana	Helena, Mont.	1,088,717.00	1,783,156.15	23,830.46	35,067.74	1,011.77	16,305.36	49.3	122.60	320.65
National-Ben Franklin Fire Insurance Co.	Pittsburgh, Pa.	272,559.00	279,094.00	5,349.79	5,165.77	2,514.70	4,87.7	134.44	1,261.92	12,911.00
National Fire Insurance Co.	Hartford, Conn.	2,247,874.00	1,976,644.00	39,454.23	35,201.85	19,652.49	9,555.60	16.9	19,652.49	5,805.10
National Union Fire Insurance Co.	Pittsburgh, Pa.	187,561.50	407,718.00	22,052.03	17,569.13	10,425.67	9,947.31	56.6	10,317.59	8,410.98
Newark Fire Insurance Co.	Newark, N. J.	181,886.82	207,418.00	4,477.39	5,042.45	2,488.97	4,782.73	94.9	1,293.47	3,964.15
New Brunswick Fire Insurance Co.	New Brunswick, N. J.	470,515.00	622,236.00	5,888.00	13,194.23	1,566.77	1,843.32	14.0	1,563.77	2,434.02
New Hampshire Fire Insurance Co.	Manchester, N. H.	589,928.00	506,453.00	14,833.57	12,979.13	4,343.15	1,482.00	11.5	4,280.78	1,377.56
New York, N. Y.	New York, N. Y.	1,003,201.00	1,030,419.00	22,349.68	20,898.88	15,163.55	11,803.36	56.4	13,287.25	8,713.02
Newark Fire Insurance Co.	New York, N. Y.	809,421.00	1,341,107.00	13,046.16	21,599.04	1,702.31	3,825.40	17.7	1,406.31	3,896.40
Northern Fire Insurance Co.	New York, N. Y.	342,614.00	237,901.00	6,866.11	4,551.94	1,284.42	4,127.73	90.6	784.42	3,114.73
Northwestern National Insurance Co.	Minneapolis, Minn.	1,303,955.00	1,093,706.00	71,552.60	99,976.88	28,554.59	57,258.68	57.3	27,444.09	57,858.68
*Ohio Millers' Mutual Fire Insurance Co.	Milwaukee, Wis.	1,211,228.00	1,326,444.00	34,010.81	37,292.93	10,926.54	21,655.20	58.1	11,831.93	19,262.22
Orient Insurance Co.	Canton, Ohio	267,122.84	14,046.33	14,046.33	14,046.33	14,601.27	10,39.12	10,601.27	305.92	35.12
Pennsylvania Fire Insurance Co.	Hartford, Conn.	508,137.00	214,174.00	21,643.45	4,455.80	5,701.01	2,700.01	60.6	6,676.01	2,680.01
People's National Fire Insurance Co.	Philadelphia, Pa.	1,264,257.00	1,160,143.00	22,477.25	22,613.46	7,472.46	10,536.59	46.6	8,938.25	7,917.61
Phoenix Insurance Co.	Wilmington, Del.	313,004.00	257,351.00	20,510.40	16,108.36	6,309.10	12,466.62	76.0	6,383.10	11,447.62
Providence Washington Insurance Co.	Providence, R. I.	1,911,187.00	1,850,027.00	40,077.95	40,312.33	13,841.67	18,096.88	45.2	14,440.77	16,483.05
Queen Insurance Co. of America	New York, N. Y.	2,024,887.00	1,881,378.00	38,510.26	34,856.75	18,855.70	24,565.83	70.5	15,562.70	24,153.82
Reliance Insurance Co.	Philadelphia, Pa.	296,204.00	317,724.00	6,075.00	5,822.85	2,271.01	1,447.87	24.9	2,862.28	448.70
Rocky Mountain Fire Insurance Co.	Great Falls, Mont.	661,521.00	1,264,275.00	13,290.89	36,796.08	1,150.00	2,337.50	52.3	3,373.38	5,655.48
Security Insurance Co.	New Haven, Conn.	611,564.00	610,135.00	12,164.79	17,101.76	4,180.22	9,123.28	38.2	3,918.78	8,614.96
Springfield Fire & Marine Insurance Co.	Springfield, Mass.	2,258,896.00	2,585,679.31	53,090.08	45,675.34	28,973.90	24,962.97	38.2	29,225.66	27,917.51
St. Paul Fire & Marine Insurance Co.	St. Paul, Minn.	\$ 184,166.00	2,348,873.94	65,133.20	61,527.53	31,473.21	26,929.78	41.7	28,892.81	1,315.55
Standard Fire Insurance Co.	Hartford, Conn.	275,859.00	371,852.00	5,990.95	10,858.67	3,002.84	3,997.62	36.8	2,320.00	3,236.27
*Sterling Fire Insurance Co.	Wilmington, Del.	99,275.00	1,724,000.00	1,780.30	1,505.55	84.6	7,332.66	24.18	1,724,00	15.04
Twin City Fire Insurance Co.	Oakland, Cal.	874,616.00	855,901.00	45,388.52	45,987.03	13,078.52	29,487.90	64.1	12,869.88	27,945.31
Vulcan Fire Insurance Co.	New York, N. Y.	899,095.00	763,865.00	19,055.81	15,747.21	9,245.89	10,281.02	65.2	10,861.54	10,983.07
Westchester Fire Insurance Co.	New York, N. Y.	490,621.00	1,059,122.00	9,517.06	19,224.25	6,913.76	421.31	2.2	6,694.76	409.48
Totals...		\$73,771,298.51	\$84,694,315.43	\$1,679,162.53	\$1,927,425.71	\$696,613.77	\$1,005,742.64	52.2	\$699,537.26	\$1,015,920.52
									\$41,477.55	\$4,217.27

*Admitted 1915.

TABLE D

TABULAR STATEMENT

Showing Segregation of Risks, Premiums and Losses for the Calendar Year 1915, for all Fire Companies, Domestic and Foreign, Transacting Other Than Fire Business.

NAME OF COMPANY	RISKS WRITTEN 1915			PREMIUMS RECEIVED 1915			LOSSES INCURRED 1915			LOSSES PAID 1915		
	Fire	Marine & Inland & Auto.	Hail and Tornado	Fire	Marine & Inland & Auto.	Hail and Tornado	Fire	Marine & Inland & Auto.	Hail and Tornado	Fire	Marine & Inland & Auto.	Hail and Tornado
Actua Insurance Co.	\$ 3,405,119.00	\$ 58,677.00	\$ 30,230.00	\$ 69,012.55	\$ 104.65	\$ 253.23	\$ 34,917.91	\$ 56.19	\$	\$ 44,347.20	\$ 87.69	\$
Alliance Insurance Co.	669,792.00	40,430.00	.....	13,732.22	1,151.00	.....	11,603.39	38.25	.....	11,410.13	38.25	.....
American Central Insurance Co.	1,317,648.00	5,650.00	.....	26,247.12	163.61	.....	27,565.58	.....	.....	24,462.25	.....	.....
Commercial Union Assurance Co. Ltd.	2,936,127.00	6,659,270.00	.....	57,807.21	1,291.67	.....	36,941.29	.....	.....	28,494.55	.....	.....
Continental Insurance Co.	1,870,073.00	14,973.00	.....	33,652.93	452.85	.....	8,791.08	683.33	9,992.05	699.22	.....	.....
Edelweiss-Phenix Fire Ins. Co.	2,066,878.00	14,974.00	7,350.00	43,777.80	452.89	46.25	19,986.70	683.36	.....	21,928.43	699.24	.....
Firman's Fund Ins. Co.	4,233,911.00	2,315,476.00	.....	95,314.91	5,357.31	.....	29,124.11	1,995.95	.....	30,231.11	2,845.95	.....
Globe Fire Insurance Co.	699,452.00	.....	275,214.00	15,621.42	.....	19,947.28	4,167.74	9,916.61	5,334.32	.....	9,916.61	.....
Hartford Fire Ins. Co.	5,303,991.00	700.00	482,550.00	108,023.66	117.25	33,680.72	62,463.50	1,483.95	62,677.65	77,573.91	1,482.95	62,677.69
Home Insurance Co.	5,193,033.00	289,057.00	851,470.00	104,378.76	2,564.36	65,522.26	40,299.75	1,327.43	39,690.84	38,102.60	1,327.43	39,690.84
Insurance Co. of North America	2,647,772.00	733,364.00	.....	58,811.20	2,760.74	.....	51,049.38	1,477.71	.....	48,687.64	1,477.71	.....
Liverpool & London & Globe Ins. Co. Ltd.	3,432,676.00	127,947.00	.....	71,607.63	2,368.72	.....	17,188.23	658.67	.....	20,924.21	658.67	.....
Liverpool & London & Globe Ins. Co. of New York	158,292.00	2,794.00	.....	2,512.88	43.51	.....	21.94	.....	.....	532.06	.....	.....
London & Lancashire Fire Ins. Co. Ltd.	707,334.00	28,430.00	.....	13,340.64	717.65	.....	6,484.06	981.80	.....	6,484.06	981.80	.....
Minneapolis Fire & Marine Ins. Co.	715,145.00	.....	154,148.00	15,828.35	.....	8,513.81	4,245.73	.....	13,272.70	5,592.98	.....	13,272.70
National Union Fire Ins. Co.	* 407,718.00	.....	.....	30,514.00	.....	981.68	9,947.31	.....	.....	8,410.98	.....	.....
Niagara Fire Ins. Co.	1,627,734.00	.....	2,510.00	20,887.00	.....	11.25	11,783.36	.....	.....	10.06	8,713.02	.....
Northern Assurance Co. Ltd.	1,936,361.00	.....	1,787.00	4,024.28	140.40	.....	23,566.18	.....	.....	21,588.06	.....	.....
Northwestern Fire & Marine Ins. Co.	739,230.00	.....	934,376.00	21,573.62	.....	78,403.26	12,032.48	.....	43,296.20	12,752.43	.....	43,106.20
Northwestern National Ins. Co.	1,160,391.00	.....	166,153.00	23,708.19	.....	13,584.89	14,930.19	.....	6,705.01	12,537.21	.....	6,705.01
Norwich Union Fire Ins. Society, Ltd.	1,469,231.00	1,000.00	56,166.00	32,907.05	22.50	4,781.41	17,404.94	.....	4,444.80	16,192.05	.....	4,444.80
Orient Insurance Co.	207,847.00	6,300.00	.....	4,257.88	197.92	.....	2,700.01	.....	.....	2,680.01	.....	.....
People's National Fire Ins. Co.	83,969.00	.....	173,382.00	1,935.01	.....	14,172.45	1,294.27	.....	11,042.35	204.27	.....	11,243.35
Phoenix Assurance Co. Ltd.	*1,425,050.00	363,702.00	.....	3,000.55	2,124.45	.....	20,055.43	2,082.35	.....	14,014.51	2,092.35	.....
Provident Washington Ins. Co.	432,737.00	98,700.00	.....	10,476.48	1,718.86	.....	11,516.20	26.00	.....	14,043.80	35.46	.....
Queen Insurance Co.	1,744,148.00	77,230.00	.....	23,635.39	1,221.36	.....	23,596.93	968.90	.....	19,884.93	1,268.90	.....
Rocky Mountain Fire Ins. Co.	1,106,849.00	.....	157,426.00	23,414.08	.....	13,382.00	.....	.....	.....	5,655.18	.....	.....
Royal Insurance Co. Ltd.	3,081,259.00	180,338.00	.....	61,004.43	2,745.30	.....	23,779.94	1,605.06	.....	21,156.94	1,580.06	.....
Security Insurance Co.	*610,735.00	.....	17,101.76	.....	.....	9,123.28	.....	.....	.....	8,614.96	.....	.....
Scottish Union & National Ins. Co.	1,198,925.00	.....	9,500.00	26,079.64	.....	61.25	12,876.69	.....	.....	25.00	14,407.78	.....
Springfield Fire & Marine Ins. Co.	2,521,951.98	.....	63,727.33	60,057.04	.....	5,416.90	17,433.02	.....	.....	7,559.65	20,357.86	7,559.65
St. Paul Fire & Marine Ins. Co.	2,839,978.94	\$ 388,895.00	60,582.10	3,945.43	.....	24,952.68	1,977.10	.....	22,893.07	3,467.89	.....	22,893.07
Twin City Fire Insurance Co.	360,550.00	.....	495,841.00	8,248.78	.....	37,738.25	5,944.42	.....	23,543.48	4,431.08	.....	23,514.23
TOTALS.....	\$57,817,313.92	\$11,347,907.00	\$3,872,911.33	\$1,244,120.66	\$29,547.03	\$296,637.29	\$597,744.94	\$16,057.05	\$225,094.29	\$602,697.93	\$21,765.57	\$225,131.01

*Includes Hail and Tornado.

FOREIGN FIRE INSURANCE COMPANIES

COMPARATIVE STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915

Showing Insurance Written, Premiums Received, Losses Incurred and Losses Paid During the Calendar Year 1915, by Foreign Fire Insurance Companies, and Exhibiting Comparisons with the Previous Year.

TABLE E

FOREIGN COMPANIES	LOCATION	Total Risks Written (For Segregation 1915 Risks See Preceding Page)		Total Premiums Received (For Segregation 1915 Premiums See Preceding Page)		Total Losses Incurred (For Segregation 1915 Losses Incurred See Preceding Page)		Total Losses Paid (For Segregation 1915 Losses Paid See Preceding Page)		State Fire Marshal Tax.....		
		1914		1915		1914		1914				
		1914	1915	1914	1915	1914	1915	1914	1915			
Aachen & Munich Fire Insurance Co.,	Aix-la-Chapelle, Germany	\$ 628,257.00	\$ 465,147.00	\$ 12,212.14	\$ 9,226.51	\$ 649.60	7.0	\$ 8,452.35	\$ 2,380.36	\$ 209.53	\$ 23.07	
Atlas Assurance Co. Ltd.,	London, England	1,194,474.00	1,171,312.00	24,964.89	23,560.43	3,714.10	7,131.13	30.3	11,197.26	7,264.13	569.33	68.04
British America Assurance Co.,	Toronto, Canada	350,617.00	381,317.00	6,557.00	6,909.76	4,361.29	5,000.43	72.4	2,379.29	6,915.43	163.20	17.65
Caledonian Insurance Co.,	Edinburgh, Scotland	679,740.00	578,639.00	13,671.35	11,220.12	7,043.09	4,684.98	11.6	5,306.09	5,544.98	219.49	28.05
Commercial Union Assurance Co. Ltd.,	London, England	3,150,090.00	3,955,397.00	63,706.19	59,098.88	6,139.47	36,941.29	62.5	14,470.17	28,494.55	1,206.38	138.29
Hamburg-Bremen Fire Insurance Co.,	Hamburg, Germany	50,103.00	55,547.00	1,061.67	1,138.79	546.57	1,133.31	99.5	166.57	1,213.31	125.00	4.45
Law Union & Rock Insurance Co. Ltd.,	London, England	774,502.00	610,233.00	13,526.37	10,642.18	8,852.86	4,879.55	45.8	10,004.56	6,999.15	237.84	26.60
Liverpool & London & Globe Insurance Co. Ltd.,	London, England	3,332,310.00	3,569,625.00	57,905.64	73,976.35	19,530.38	17,846.90	24.1	24,262.38	21,582.88	1,539.36	147.96
London Assurance Corporation.,	London, England	1,534,167.00	1,701,520.00	33,643.14	34,873.50	9,116.87	11,926.26	42.8	9,366.87	12,868.26	879.31	106.79
London & Lancashire Fire Insurance Co. Ltd.,	Liverpool, England	1,178,579.00	735,764.00	24,792.46	14,088.29	12,867.40	7,465.86	53.0	11,467.40	7,465.86	448.63	50.97
New Zealand Insurance Co. Ltd.,	Auckland, N. Z.	750,976.00	742,686.00	15,208.67	14,740.29	5,267.15	5,167.27	37.1	5,776.53	6,419.06	319.80	36.85
North British & Mercantile Insurance Co.,	London and Edinburgh	2,474,189.00	2,136,018.00	39,749.37	34,544.88	11,483.71	9,061.49	26.2	15,408.56	11,587.49	715.99	85.68
Northern Assurance Co. Ltd.,	London, England	2,040,536.00	1,940,239.00	46,491.53	47,214.65	19,140.07	23,506.18	49.8	17,871.89	21,588.00	1,061.56	117.68
Norwich Union Fire Insurance Society, Ltd.,	Norwich, England	1,908,565.00	1,526,397.00	44,630.07	37,710.96	17,877.46	21,849.74	57.9	20,779.82	20,637.85	971.65	106.38
Palatine Insurance Co. Ltd.,	London, England	1,158,630.00	1,158,258.00	23,281.75	23,848.56	5,176.23	20,238.88	86.9	8,818.23	19,364.88	491.57	50.84
Phoenix Assurance Co. Ltd.,	London, England	1,705,030.00	1,739,650.00	34,127.34	33,117.00	5,675.39	22,149.78	66.9	9,037.57	16,107.88	687.44	70.85
Prussian National Insurance Co.,	Stettin, Germany	698,028.00	561,211.00	11,715.10	8,105.99	6,269.04	1,502.00	17.0	4,552.41	2,362.07	292.52	32.68
Royal Exchange Assurance	London, England	544,721.00	476,382.00	10,939.09	8,700.74	7,511.82	3,098.82	35.6	6,619.82	3,989.82	204.37	22.42
Royal Insurance Co. Ltd.,	Liverpool, England	3,488,499.00	3,261,597.00	70,575.23	63,749.73	31,252.29	25,385.00	39.8	28,310.29	22,737.00	1,300.00	152.51
Scottish Union & National Insurance Co.,	Edinburgh, Scotland	1,322,712.00	1,205,425.00	28,420.03	26,140.89	17,543.28	12,901.69	49.3	12,335.39	14,107.78	730.11	87.98
State Assurance Co. Ltd.,	Liverpool, England	254,683.00	235,820.00	4,989.19	4,985.58	536.56	1,049.20	21.0	1,007.77	398.85	125.00	12.46
Sun Insurance Office, Ltd.,	London, England	1,514,553.00	1,316,096.00	32,230.57	21,395.58	21,441.59	13,702.89	50.1	20,219.34	12,526.04	572.33	68.04
Svea Insurance Co.,	Gothenburg, Sweden	1,148,073.00	1,008,080.00	30,617.83	22,695.09	9,460.34	13,128.02	47.4	9,809.85	13,585.36	573.90	69.41
Union Assurance Society, Ltd.,	London, England	837,728.00	662,084.00	14,847.05	11,273.25	13,239.35	7,944.00	70.5	14,920.85	8,567.50	252.33	28.41
Western Assurance Co.,	Toronto, Canada	369,082.00	373,661.00	5,215.49	6,220.13	2,457.47	4,662.13	74.9	1,629.37	4,111.13	149.40	15.55
Yorkshire Insurance Co. Ltd.,	York, England	765,187.00	825,846.05	14,961.58	14,634.02	5,121.52	9,415.01	64.3	1,095.40	8,225.19	317.68	36.58
TOTALS.....		\$33,793,950.00	\$37,932,362.05	\$689,006.75	\$634,516.34	\$260,596.22	\$295,731.47	46.6	\$277,100.33	\$287,929.80	\$14,393.04	\$1,696.19

Ratio of Losses Paid to Premiums Received 45.3

Ratio of Losses Paid to Losses Incurred..... 97.3

United States Fire Insurance Companies
SUMMARY OF STATEMENTS AS TO CAPITAL, SURPLUS, ASSETS AND LIABILITIES.

TABLE F

NAME OF COMPANY	LOCATION	Paid Capital Up ...	Admitted Assets ...	Unpaid Losses ...	Unearned Premiums	Other Liabilities	Total Liabilities including Capital ...	Surplus Over all Liabilities	Surplus Policy Holders	Surplus as Regards Policy Holders
Aetna Insurance Co.	Hartford, Conn.	\$5,000,000.00	\$24,730,602.67	\$1,262,479.00	\$10,441,730.33	\$471,877.75	\$17,146,087.08	\$7,584,515.59	\$12,584,515.59	\$12,584,515.59
*American Eagle Fire Insurance Co.	Watertown, N. Y.	1,000,000.00	2,371,903.39	7,742.75	116,905.72	161,740.79	1,286,389.26	1,055,514.13	2,085,514.13	2,085,514.13
Agricultural Insurance Co.	Watertown, N. Y.	500,000.00	4,680,815.93	144,524.44	1,951,115.65	252,900.53	2,848,440.09	1,832,375.84	2,322,375.84	2,322,375.84
Alliance Insurance Co.	Philadelphia, Pa.	750,000.00	2,643,857.80	227,622.00	673,666.61	244,569.19	1,895,857.80	750,000.00	1,500,000.00	1,500,000.00
American Central Insurance Co.	St. Louis, Mo.	1,000,000.00	4,076,388.33	240,673.41	1,760,191.18	38,217.51	3,039,082.10	1,037,306.20	2,037,306.20	2,037,306.20
American Insurance Co.	Newark, N. J.	1,000,000.00	10,656,471.95	325,848.43	5,154,961.86	172,763.19	6,653,573.48	4,012,898.47	5,012,898.47	5,012,898.47
California Insurance Co.	San Francisco, Cal.	1,000,000.00	4,432,322.67	2,192.30	396,036.50	13,000.00	229,327.30	234,994.77	634,994.77	634,994.77
Citizens Insurance Co.	St. Louis, Mo.	200,000.00	634,125.51	235,785.89	165,513.28	45,568.84	436,868.01	247,657.50	47,657.50	47,657.50
Commercial Union Fire Insurance Co.	New York, N. Y.	300,000.00	1,274,063.35	43,620.00	599,328.52	16,130.58	859,583.17	414,480.18	614,480.18	614,480.18
Commonwealth Insurance Co.	New York, N. Y.	500,000.00	3,022,107.13	87,233.74	925,623.91	44,709.00	1,557,438.24	1,464,668.89	1,964,668.89	1,964,668.89
Concordia Fire Insurance Co.	Milwaukee, Wis.	600,000.00	2,402,986.10	69,949.20	1,198,788.97	134,013.10	2,002,749.27	400,236.83	1,000,236.83	1,000,236.83
Connecticut Fire Insurance Co.	Hartford, Conn.	1,000,000.00	1,813,935.08	257,708.28	3,510,565.35	11,100.00	5,354,146.63	1,564,478.45	2,564,478.45	2,564,478.45
Continental Insurance Co.	New York, N. Y.	2,000,000.00	30,859,157.85	525,857.91	9,812,314.47	900,890.46	13,239,079.08	17,620,078.77	19,620,078.77	19,620,078.77
*County Fire Insurance Co.	Philadelphia, Pa.	400,000.00	888,122.77	99,330.30	133,065.31	184,071.17	727,073.78	160,988.99	550,988.99	550,988.99
Detroit Fire & Marine Insurance Co.	Detroit, Mich.	500,000.00	2,377,653.74	51,117.64	692,922.96	18,450.00	1,262,260.60	1,115,399.14	1,615,399.14	1,615,399.14
Equitable Fire & Marine Insurance Co.	Providence, R. I.	500,000.00	1,295,258.55	51,099.28	276,556.86	4,273.75	831,929.89	463,328.16	983,328.16	983,328.16
Equitable-Phoenix Fire Insurance Co.	New York, N. Y.	2,500,000.00	17,746,337.36	466,309.65	7,993,546.22	700,059.00	11,575,686.74	1,170,650.62	8,879,650.62	8,879,650.62
Fire Association of Philadelphia	Philadelphia, Pa.	750,000.00	9,371,212.68	439,245.64	4,194,725.58	1,556,583.66	610,101.88	2,432,024.94	3,180,024.94	3,180,024.94
Fireman's Fund Insurance Co.	San Francisco, Cal.	1,500,000.00	11,326,205.60	1,147,419.63	5,661,381.73	352,500.00	8,681,501.42	2,664,718.18	4,164,704.18	4,164,704.18
Firemen's Insurance Co.	Newark, N. J.	1,000,000.00	7,046,765.43	345,998.02	2,355,181.47	36,115.53	4,337,292.02	2,708,837.43	3,708,837.43	3,708,837.43
First National Fire Insurance Co.	Washington, D. C.	912,502.50	1,814,523.44	74,143.32	420,325.76	28,473.74	1,435,445.32	379,078.12	1,291,580.62	1,291,580.62
Franklin Fire Insurance Co.	Philadelphia, Pa.	500,000.00	2,050,851.25	25,264.22	96,017.00	919,493.32	1,540,774.54	510,076.71	1,010,076.71	1,010,076.71
German American Insurance Co.	New York, N. Y.	400,000.00	1,941,707.55	109,834.49	505,421.30	10,000.00	1,025,255.79	916,451.76	1,316,451.76	1,316,451.76
Germania Fire Insurance Co.	New York, N. Y.	2,000,000.00	22,364,626.31	929,025.12	9,036,192.28	181,723.98	12,146,941.38	10,217,884.93	12,217,884.93	12,217,884.93
Girard Fire & Marine Insurance Co.	Philadelphia, Pa.	500,000.00	2,489,988.71	45,497.00	946,677.60	571,678.87	2,063,853.47	426,135.24	926,135.24	926,135.24
Glens Falls Insurance Co.	Glen Falls, N. Y.	500,000.00	5,829,946.44	233,931.09	2,625,838.07	245,967.88	3,605,736.24	2,254,410.20	2,754,210.20	2,754,210.20
Globe Fire Insurance Co.	Huron, S. D.	200,000.00	350,629.87	5,346.00	109,091.56	4,625.00	31,061.56	415,568.31	241,558.31	241,558.31
*Grain Dealers National Mutual Fire Insurance Co.	Indianapolis, Ind.	500,000.00	576,042.33	860.00	160,137.59	11,355.37	172,352.96	403,889.37	403,889.37	403,889.37
Hanover Fire Insurance Co.	New York, N. Y.	1,000,000.00	4,512,457.28	206,374.80	2,481,085.37	52,713.19	3,740,176.62	802,230.66	1,802,230.66	1,802,230.66
Hartford Fire Insurance Co.	Hartford, Conn.	2,000,000.00	28,277,827.42	1,551,492.00	16,350,361.50	1,025,000.00	20,926,854.52	7,350,972.90	9,350,972.90	9,350,972.90
Home Fire Insurance Co. of Utah	Salt Lake City, Utah	300,000.00	1,144,843.00	6,395,105.15	114,263.61	5,000.00	425,568.76	679,265.54	979,265.54	979,265.54
Home Insurance Co.	New York, N. Y.	6,000,000.00	37,924,743.03	1,736,205.32	15,783,526.00	2,821,526.36	26,446,566.68	11,538,177.25	17,526,177.25	17,526,177.25
Imperial Assurance Co.	New York, N. Y.	200,000.00	8,653,631.61	29,147.00	382,590.24	13,500.00	625,246.24	233,407.37	433,407.37	433,407.37
Insurance Company of North America	Philadelphia, Pa.	4,000,000.00	20,447,659.51	2,271,140.00	7,461,532.61	1,714,986.50	15,447,659.51	5,060,000.00	9,000,000.00	9,000,000.00
Insurance Company of the State of Pennsylvania	Philadelphia, Pa.	1,000,000.00	4,012,344.68	259,351.91	1,773,680.96	552,891.11	3,585,923.98	496,430.70	1,426,420.70	1,426,420.70
Liverpool & London & Globe Insurance Co.	New York, N. Y.	400,000.00	1,215,526.98	48,661.00	358,231.98	24,730.24	831,623.22	583,903.76	783,903.76	783,903.76
Merchants Fire Insurance Co.	Denver, Colo.	200,000.00	432,226.63	12,089.79	153,000.00	1,580.19	366,924.98	125,305.65	325,305.65	325,305.65
Merchants Fire Assurance Corporation	New York, N. Y.	200,000.00	1,280,566.56	55,539.00	418,973.81	80,000.00	75,647,251.51	526,035.75	726,035.75	726,035.75
*Merchants Mutual Fire Insurance Co.	Butte, Mont.	3,000,000.00	34,548.13	1,100.00	7,231.72	913.41	9,245.13	25,339.00	25,339.00	25,339.00
Michigan Commercial Insurance Co.	Lansing, Mich.	400,000.00	1,019,637.16	45,347,337.43	345,964.32	17,267.75	808,579.40	211,057.76	611,057.76	611,057.76
Michigan Fire & Marine Insurance Co.	Detroit, Mich.	400,000.00	1,590,675.40	48,750.87	693,539.44	33,099.09	1,175,300.21	415,375.19	815,375.19	815,375.19
*Michigan Millers' Mutual Fire Insurance Co.	Lansing, Mich.	1,000,000.00	1,470,757.33	87,221.90	558,963.02	170,288.05	1,016,472.97	454,284.36	473,284.36	473,284.36
*Millers' National Insurance Co. (Mutual)	Chicago, Ill.	2,000,000.00	2,319,914.24	75,823.11	551,887.56	838,597.80	1,463,308.47	350,606.77	850,605.77	850,605.77
Milwaukee Mechanics' Insurance Co.	Milwaukee, Wis.	1,000,000.00	4,344,085.58	157,021,426	2,255,797.87	149,693.35	3,562,519.58	781,565.86	1,781,566.30	1,781,566.30
Minneapolis Fire & Marine Insurance Co.	Minneapolis, Minn.	200,000.00	784,979.27	24,434,04.02	284,394.29	29,965.97	538,843.30	246,135.97	446,135.97	446,135.97
Montana Fire Insurance Co.	Butte, Mont.	243,300.00	447,740.22	1,455,41.45	53,095.67	32,275.04	330,075.02	117,690.20	360,990.20	360,990.20
Mutual Fire Insurance Co. of Montana	Helena, Mont.	55,090.00	1,399,25.95	1,399,25.95	18,780.44	1,197,607.20	20,170.62	37,919.31	37,919.31	37,919.31
National-Ben Franklin Fire Insurance Co.	Pittsburg, Pa.	1,000,000.00	3,375,905.50	170,943.81	1,742,607.78	21,481.87	2,935,033.46	440,872.04	1,440,872.04	1,440,872.04
National Fire Insurance Co.	Hartford, Conn.	2,000,000.00	16,226,084.38	9,324,661.44	600,510.13	12,729,739.26	3,496,345.12	8,496,345.12	5,496,345.12	5,496,345.12
National Union Fire Insurance Co.	Pittsburg, Pa.	1,000,000.00	4,138,755.96	161,976.08	2,327,302.98	98,530.36	3,587,809.42	55,694,54.54	1,550,946.54	1,550,946.54
Newark Fire Insurance Co.	Newark, N. J.	500,000.00	2,140,996.50	136,473.91	1,043,392.37	28,634.13	1,708,974.41	432,012.09	932,012.09	932,012.09
New Brunswick Fire Insurance Co.	New Brunswick, N. J.	400,000.00	1,341,688.76	44,955.16	636,652.81	7,542.97	1,139,151.33	262,527.43	602,527.43	602,527.43
New Hampshire Fire Insurance Co.	Manchester, N. H.	1,350,000.00	6,515,829.55	233,013.77	2,738,147.14	187,723.88	4,508,884.79	2,006,947.49	3,356,944.79	3,356,944.79
New York Fire Insurance Co.	New York, N. Y.	1,000,000.00	7,682,871.44	304,730.63	3,491,216.55	130,709.75	4,926,656.93	2,756,214.51	3,756,214.51	3,756,214.51
North River Insurance Co.	New York, N. Y.	500,000.00	3,116,706.48	191,835.00	1,566,080.21	27,226.25	2,253,141.46	881,565.02	1,381,565.02	1,381,565.02
Northern Insurance Co.	New York, N. Y.	350,000.00	1,521,500.55	54,314.51	797,669.69	15,000.00	1,241,104.20	304,396.35	654,396.35	654,396.35
Northwestern Fire & Marine Insurance Co.	Minneapolis, Minn.	400,000.00	1,001,443.67	1,001,443.67	1,888,06.06	237,720.89	781,437.89	220,005.78	620,005.78	620,005.78
Northwestern National Insurance Co.	Milwaukee, Wls.	1,000,000.00	7,128,945.70	192,606.81	3,328,377.01	646,46.36	5,168,464.73	1,960,480.92	2,960,480.92	2,960,480.92
*Oho Millers' Mutual Fire Insurance Co.	Canton, Ohio	1,000,000.00	1,017,707.75	76,283.02	255,191.89	18,500.00	349,974.91	667,732.84	667,732.84	667,732.84
Orient Insurance Co.	Hartford, Conn.	1,000,000.00	3,867,209.83	493,701.95	4,674,971.58	166,977.70	6,335,656.87	4,537,558.96	5,537,558.96	5,537,558.96
Pennsylvania Fire Insurance Co.	Philadelphia, Pa.	750,000.00	8,251,497.43	364,060.34	3,556,627.28	1,128,059.90	5,795,747.52	2,452,658.92	3,202,658.92	3,202,658.92
People's National Fire Insurance Co.	Wilmington, Del.	1,000,000.00	1,986,731.91	79,281.47	674,309.78	123,357.25	1,376,141.46	109,784.41	1,109,784.41	1,109,784.41
Phoenix Insurance Co.	Hartford, Conn.	3,000,000.00	15,315,365.16	410,321.57	5,628,337.29	250,000.00	9,258,258.86	6,056,106.30	9,056,106.30	9,056,106.30
Providence Washington Insurance Co.	Providence, R. I.	1,000,000.00	5,725,615.59	702,644.84	2,755,349.45	67,000.00	4,555,634.29	1,170,021.30	2,170,021.30	2,170,021.30
Queen Insurance Co. of America	New York, N. Y.	1,000,000.00	10,873,209.83	5,471,723.01	1,587,595.15	37,925.87	2,753,225.45	1,114,442.18	2,114,442.18	2,114,442.18
Reliance Insurance Co.	Philadelphia, Pa.	1,000,000.00	1,552,929.55	89,435.57	722,707.64	139,737.22	1,351,790.43	201,139.12	601,129.12	601,129.12
Rocky Mountain Fire Insurance Co.	Great Falls, Mont.	265,200.00	84,549.55	2,040.00	28,805.75	2,105.69	298,151.44	191,398.66	45,598.39	45,598.39
Security Insurance Co.	New Haven, Conn.	1,000,000.00	4,283,505.99	242,543.84	2,265,940.38	3,556,771.60	732,734.93	1,732,734.93	1,732,734.93	1,732,734.93
Springfield Fire & Marine Insurance Co.	Springfield, Mass.	2,500,000.00	11,695,373.60	577,261.47	5,673,329.62	364,115.88	9,114,706.97	2,586,666.63	5,080,666.63	5,080,666.63
St. Paul Fire & Marine Insurance Co.	St. Paul, Minn.	1,000,000.00	11,320,710.41	5,471,923.01	2,322,592.75	4,212,525.24	3,899,457.17	4,889,457.17	4,889,457.17	4,889,457.17
Standard Fire Insurance Co.	Indianapolis, Ind.	850,000.00	1,505,871.81	33,968.89</						

TABLE G

FOREIGN FIRE INSURANCE COMPANIES

Summary of Statements as to U. S. Deposits, Surplus, Assets and Liabilities.

NAME OF COMPANY	LOCATION	United States Deposits	Admitted Assets	Unpaid Losses	Unearned Premiums	Other Liabilities	Total Liabilities Except U. S. Deposits and Surplus	Surplus Over All Liabilities	Surplus as Regards Policy Holders
Aachen & Munich Fire Insurance Co.	Aix-la-Chapelle, Germany.....	\$ 200,000.00	\$ 2,720,359.51	\$ 110,972.81	\$ 1,231,897.54	\$ 26,689.99	\$ 1,369,560.34	\$ 1,150,799.17	\$ 1,350,799.17
Atlas Assurance Co. Ltd.	London, England	300,000.00	3,082,719.99	147,792.52	1,714,138.00	44,363.67	1,906,294.19	876,425.80	1,176,425.80
British America Assurance Co.	Toronto, Canada	215,000.00	1,939,785.69	111,861.39	1,031,152.53	20,149.95	1,163,163.87	561,621.82	776,621.82
Caledonian Insurance Co.	Edinburgh, Scotland.....	225,000.00	2,282,188.90	148,580.76	1,442,334.04	37,000.00	1,627,914.80	429,274.10	654,274.10
Commercial Union Assurance Co. Ltd.	London, England	800,000.00	9,868,369.91	809,524.77	6,239,527.00	246,824.49	7,295,876.26	1,772,493.65	2,572,493.65
Hamburg-Bremen Fire Insurance Co.	Hamburg, Germany	200,000.00	1,843,343.58	109,114.00	1,094,905.98	38,750.00	1,242,769.98	400,573.60	600,573.60
Law Union & Rock Insurance Co. Ltd.	London, England	338,000.00	1,347,318.92	46,741.52	410,999.57	11,695.16	469,436.25	539,882.67	877,882.67
Liverpool & London & Globe Insurance Co. Ltd.	Liverpool, England	200,000.00	14,814,353.94	1,076,278.24	8,445,645.65	450,572.86	9,972,496.75	4,641,887.19	4,841,887.19
London Assurance Corporation.....	London, England	240,000.00	4,385,825.67	719,994.80	2,252,294.74	108,832.31	3,081,121.85	1,064,703.82	1,304,703.82
London & Lancashire Fire Insurance Co. Ltd.	Liverpool, England	410,000.00	4,904,654.92	186,076.59	2,753,026.3	65,631.17	3,004,734.49	1,489,920.43	1,899,920.43
New Zealand Fire Insurance Co. Ltd.	Auckland, N. Z.	200,000.00	817,383.76	37,292.75	349,479.92	14,908.94	401,682.61	215,701.15	415,701.15
North British & Mercantile Insurance Co.	London and Edinburgh	200,000.00	9,067,990.55	382,376.98	4,583,619.24	169,135.61	5,135,131.83	3,732,858.72	3,932,858.72
Northern Assurance Co. Ltd.	London, England	200,000.00	5,954,996.35	318,168.79	2,921,693.19	32,168.85	3,333,030.83	2,421,965.52	2,621,965.52
Norwich Union Fire Insurance Society, Ltd.	Norwich, England	400,000.00	3,125,216.53	174,884.10	1,764,768.36	60,276.94	1,998,929.40	726,287.13	1,126,287.13
Palatine Insurance Co. Ltd.	London, England	218,000.00	3,143,416.22	197,733.00	1,911,430.27	49,911.71	2,159,074.98	766,314.24	984,314.24
Phoenix Assurance Co. Ltd.	London, England	200,000.00	4,257,741.80	223,011.49	2,423,924.18	71,069.99	2,718,015.66	1,339,726.14	1,559,726.14
Prussian National Insurance Co.	Stettin, Germany	200,000.00	2,559,600.61	151,056.21	1,342,417.99	30,574.38	1,527,048.49	832,552.12	1,082,552.12
Royal Exchange Assurance	London, England	400,000.00	3,162,974.33	269,446.00	1,642,531.10	66,289.32	1,978,266.42	785,707.91	1,185,707.91
Royal Insurance Co. Ltd.	Liverpool, England	560,000.00	12,760,250.29	962,529.89	8,420,101.24	465,064.44	9,847,695.57	3,352,554.72	8,912,554.72
Scottish Union & National Insurance Co.	Edinburgh, Scotland.....	200,000.00	6,760,670.45	214,322.00	2,588,175.72	74,009.63	2,876,507.35	3,684,163.10	3,884,163.10
State Assurance Co. Ltd.	Liverpool, England	200,000.00	670,781.26	16,240.00	171,022.16	12,000.00	199,262.16	271,519.10	471,519.10
Sun Insurance Office	London, England	200,000.00	4,866,598.21	240,509.00	2,771,875.72	73,586.07	3,085,970.79	1,559,627.42	1,780,627.42
Svea Insurance Co.	Gothenburg, Sweden	200,000.00	1,666,764.91	93,514.45	871,628.41	25,947.58	990,644.44	674,674.44	776,674.44
Union Assurance Society, Ltd.	London, England	337,000.00	1,509,011.81	56,852.00	536,513.49	16,315.14	909,680.63	502,331.18	984,331.18
Western Assurance Co.	Toronto, Canada.....	212,000.00	2,747,815.34	213,795.64	1,163,170.39	31,551.09	1,438,519.52	1,037,295.82	1,303,295.82
Yorkshire Insurance Co. Ltd.	York, England	200,000.00	1,037,805.76	59,650.83	473,476.80	9,500.00	542,627.63	295,178.13	495,178.13

TABLE H

MISCELLANEOUS INSURANCE COMPANIES

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915

Showing the Business Transacted in Montana for the Calendar Year 1915, by Miscellaneous Casualty, Liability, Fidelity and Surety Companies.

• Admitted 191

*Includes Health

^{**}Reinsured in New England Equitable Ins. Co.
^{**}Name changed to London & Lancashire Ind. Co.

***Admitted 1915, and name changed to Bankers Inv.

*Admitted and withdrawn 1916.

MISCELLANEOUS INSURANCE COMPANIES

Summary of Statements as to Capital, Surplus, Assets and Liabilities

TABLE I

NAME OF COMPANY.	LOCATION.	Paid Up Capital	Admitted Assets	Unpaid Losses	Unearned Premiums	Other Liabilities	Total Liabilities Including Capital	Surplus Over All Liabilities	Surplus as Policy Holders
Actua Accident and Liability Co.	Hartford, Conn.	\$ 1,000,000.00	\$ 4,383,809.23	\$ 447,635.19	\$ 1,457,712.25	\$ 258,407.83	\$ 3,183,635.27	\$ 1,220,653.96	\$ 2,220,653.96
Actua Life Insurance Co.	Hartford, Conn.	5,000,000.00	11,233,355.13	2,842,464.81	3,483,389.08	1,111,619.21	12,488,857.20	1,315,342.23	6,315,342.23
American Casualty Co.	Tacoma, Wash.	204,175.00	76,202.15	2,220.33	5,773.14	235,462.07	40,740.09	24,495.09	24,495.09
American Surety Co. of New York	New York, N. Y.	5,000,000.00	9,148,440.54	746,229.19	2,053,118.17	247,564.71	8,046,912.07	1,101,528.47	6,101,528.47
Bankers Casualty Co.	Minneapolis, Minn.	100,000.00	204,144.65	4,222.41	20,740.00	7,013.75	131,977.16	72,167.49	72,167.49
Casualty Company of America	New York, N. Y.	750,000.00	3,637,176.88	1,481,832.65	1,174,845.88	216,891.14	3,623,569.67	13,607.21	763,607.21
Continental Casualty Co.	Hammond, Ind.	300,000.00	2,100,919.21	188,990.92	964,519.42	347,408.87	1,800,919.21	300,000.00	600,000.00
*Employers' Liability Corporation	Kansas City, Mo.	250,000.00	380,291.37	9,768.86	21,702.67	7,945.43	289,416.96	90,874.41	340,874.41
Employers' Liability Assurance Corporation, Ltd.	London, England	200,000.00	9,152,148.66	2,730,683.00	3,025,899.61	1,013,249.62	6,971,832.23	2,180,316.43	2,380,316.43
**Equitable Surety Co.	St. Louis, Mo.	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity & Casualty Co.	New York, N. Y.	1,000,000.00	12,231,400.64	2,968,165.79	4,831,630.71	1,527,212.53	10,236,859.03	2,399,541.61	3,399,541.61
Fidelity & Deposit Co. of Maryland	Baltimore, Md.	3,000,000.00	11,233,239.93	2,182,954.03	3,297,543.54	958,644.29	9,440,141.86	1,793,098.07	4,793,098.07
Frankfort General Insurance Co.	Frankfort-on-the-Main, Germany	250,000.00	1,401,209.85	547,674.75	340,947.76	47,105.80	1,185,728.31	215,481.54	465,481.54
Guardian Casualty & Guaranty Co.	Salt Lake City, Utah	300,000.00	1,037,780.03	253,458.94	142,423.49	109,817.63	805,700.04	232,079.99	532,079.99
*Hartford Accident and Indemnity Co.	Hartford, Conn.	300,000.00	2,953,445.15	305,581.14	1,118,091.24	335,179.36	2,582,431.74	30,795.41	1,170,795.41
Hartford Steam Boiler Inspection & Insurance Co.	Hartford, Conn.	2,000,000.00	6,234,416.32	33,988.00	2,473,007.92	156,666.98	4,663,662.90	1,570,753.42	3,570,753.42
Lloyds Plate Glass Insurance Co.	New York, N. Y.	250,000.00	951,236.89	36,447.41	295,930.73	42,665.21	625,043.35	326,193.54	576,193.54
*London Guarantees & Accident Co., Ltd.	London, England	500,000.00	5,321,362.80	2,029,822.97	1,653,925.49	618,915.83	4,802,664.29	518,698.51	1,018,698.51
***London & Lancashire Guarantee & Acc. Co.	Toronto, Canada	750,000.00	2,316,084.82	263,463.77	652,489.54	124,943.43	1,790,896.74	525,188.08	1,275,188.08
Maryland Casualty Co.	Baltimore, Md.	1,000,000.00	7,390,336.58	1,834,206.71	3,182,804.40	451,775.33	6,468,786.44	559,150.14	1,921,550.14
Massachusetts Bonding & Insurance Co.	Boston, Mass.	2,000,000.00	4,603,877.22	817,465.01	1,384,508.03	262,278.24	4,465,251.28	138,625.94	2,138,625.94
Merchants' Life & Casualty Co.	Minneapolis, Minn.	100,000.00	240,328.16	6,600.00	23,247.00	3,692.70	133,539.70	106,788.46	26,788.46
Metropolitan Casualty Insurance Co.	New York, N. Y.	200,000.00	1,000,904.64	49,261.57	331,193.69	53,352.53	633,807.79	367,096.85	567,096.85
*Midland Casualty Co.	Chicago, Ill.	50,000.00	52,246.54	.....	.....	.....	.....	2,246.54	52,246.54
Montana Bankers' Hall Insurance Co.	Helena, Mont.	.....	.....	.....	.....	.....	.....	.....	.....
Montana Livestock & Casualty Insurance Co.	Helena, Mont.	109,363.00	139,242.40	350.00	19,253.65	809.68	129,776.33	4,666.07	118,829.07
National Casualty Company	Detroit, Mich.	200,000.00	356,666.83	21,201.00	16,420.00	13,000.00	250,621.00	106,045.83	306,045.83
National Life Ins. Co. of U. S. A.	Chicago, Ill.	500,000.00	13,407,827.53	40,023.48	98,662.66	25,501.46	664,187.60	25,501.46	782,261.04
National Surety Co.	New York, N. Y.	3,000,000.00	9,950,884.95	1,122,755.18	2,092,689.75	445,339.11	6,661,384.04	3,289,510.91	6,289,510.91
*New England Equitable Ins. Co.	Boston, Mass.	.....	.....	.....	.....	.....	.....	.....	.....
New York Plate Glass Ins. Co.	New York, N. Y.	200,000.00	1,044,354.94	22,758.38	300,388.44	69,226.11	592,475.03	451,889.01	651,889.01
North American Accident Ins. Co.	Chicago, Ill.	200,000.00	932,132.42	143,000.00	214,037.50	42,771.64	559,815.85	232,717.07	432,717.07
Ocean Accident & Guarantee Corp. Ltd.	London, England	250,000.00	6,101,301.57	1,085,961.93	1,885,278.58	990,630.95	5,041,880.48	1,303,721.11	1,553,721.11
Pacific Mutual Life Ins. Co.	Los Angeles, Cal.	1,000,000.00	2,226,096.23	242,330.70	689,393.44	224,372.59	2,156,096.73	70,000.00	1,070,000.00
Preferred Accident Insurance Co.	New York, N. Y.	700,000.00	3,592,520.22	441,108.03	1,013,596.56	437,815.63	2,592,520.22	1,000,000.00	1,700,000.00
Royal Indemnity Company	New York, N. Y.	1,000,000.00	4,859,973.17	961,660.02	1,705,724.48	736,989.55	4,494,374.05	455,599.12	1,455,599.12
St. Paul Mutual Hall & Cyclone Ins. Co.	St. Paul, Minn.	.....	150,423.68	1,000.00	.....	15,500.00	20,500.00	129,924.63	129,924.63
State Farm Accident Insurance Co.	Detroit, Mich.	1,000,000.00	5,421,992.21	1,736,207.37	1,261,972.22	238,858.74	4,235,649.00	1,046,049.05	2,102,757.00
State Farmers Mutual Hall Insurance Co.	Waseca, Minn.	5,000,000.00	347,884.70	4,200.00	1,000.00	5,900.00	341,984.70	341,984.70	341,984.70
Travelers' Insurance Co.	Hartford, Conn.	21,833,092.34	5,520,306.40	6,104,862.29	2,453,609.59	19,084,378.28	2,748,714.06	7,748,714.06	7,748,714.06
*Admitted 1915.									
**Reinsured in New England Equitable Ins. Co.									
**Name changed to London & Lancashire Ind. Co.									
†Admitted and withdrawn 1915.									
‡Admitted 1915, and name changed to Bankers Ins. Co.									

*Admitted 1915.
**Reinsured in New England Equitable Ins. Co.
**Name changed to London & Lancashire Ind. Co.
†Admitted and withdrawn 1915.
‡Admitted 1915, and name changed to Bankers Ins. Co.

STATEMENT OF FRATERNAL SOCIETIES LICENSED IN MONTANA

NAME	LOCATION	Total Benefit Certificates in Force, December 31st.				Benefit Certificates in force in Montana, December 31st.				Received from Montana Members, 1915	Ceased to be in Force—1915—Total				
		1914		1915		1914		1915			Death		Lapse		
		Number...	Amount	Number...	Amount	Number...	Amount	Number...	Amount		Number...	Amount	Number...	Amount	
Ancient Order of United Workmen.....	Cargo, N. D.....	6,452	\$ 10,237,642.80	7,085	\$ 11,090,922.80	435	\$ 565,500.00	563	\$ 715,000.00	\$ 16,494.26	53	\$ 94,493.70	658	\$ 800,716.30	
Brotherhood of All Heaven's Employees.....	Circleville, Ill.....	10,955	.....	17,777	.....	25	.....	1,230	.....	7,992.44	38	.....	3,853	.....
Brotherhood of American Yeomen.....	Ces. Moines, Iowa.....	192,189	257,500,500.00	208,169	276,851,000.00	3,387	5,414,000.00	3,948	6,158,500.00	51,911.89	1,298	1,745,000.00	26,959	30,110,000.00	
Catholic Knights of America.....	St. Louis, Mo.....	18,220	20,711,531.46	18,542	20,519,537.13	56	78,750.00	55	77,000.00	1,988.32	430	631,795.55	599	591,674.78	
Catholic Order of Foresters.....	Chicago, Ill.....	143,914	146,876,500.00	144,000	145,907,000.00	469	634,500.00	462	618,500.00	11,862.24	1,488	1,591,500.00	5,742	5,660,750.00	
Court of Honor.....	Springfield, Ill.....	72,919	86,717,000.00	74,316	87,714,250.00	162	194,000.00	134	161,500.00	2,439.35	705	954,250.00	11,088	10,557,500.00	
Degree of Honor.....	South City, Iowa.....	20,878	19,393,500.00	21,324	18,976,904.50	760	711,500.00	783	763,750.00	14,126.22	198	174,250.00	1,126	163,000.00	
Equitable Fraternal Union.....	Neenah, Wis.....	27,667	36,548,651.87	28,414	37,945,868.31	36	5,000.00	16	23,000.00	12,660	178	4,471.03	1,624	1,772,500.00	
Fraternal Aid Union.....	Lawrence, Kansas.....	73,374	98,795,545.00	62,233	89,743,025.00	403	637,875.00	375	551,575.00	10,401.38	918	1,121,003.53	29,115	23,131,416.47	
Fraternal Brotherhood.....	Los Angeles, Calif.....	30,594	31,958,09.00	26,558	28,088,839.00	1,051	1,616,200.00	907	1,398,425.00	28,061.49	249	111,166.00	7,438	5,786,304.00	
Grand Carniolian Slovenian Catholic Union.....	Iolet, Ill.....	12,199	10,743,000.00	12,307	10,722,000.00	423	399,000.00	427	403,750.00	6,752.14	97	84,250.00	751	684,500.00	
Homesteaders.....	Des Moines, Iowa.....	21,519	36,088,000.00	24,546	33,500,000.00	194	316,000.00	191	310,000.00	3,799.60	173	228,000.00	4,032	5,100,500.00	
Independent Order of Foresters.....	Toronto, Canada.....	20,875	196,122,33.66	190,125	185,391,814.00	158	284,925.00	151	270,625.00	6,095.81	2,173	2,335,15.00	19,060	18,000,000.00	
Knights of Columbus.....	New Haven, Conn.....	103,414	113,427,159.00	111,815	112,124,143.33	508	733,950.00	632	713,800.00	10,861.29	768	110,634.71	5,722	6,021,000.00	
Knights and Ladies of Security.....	Popkett, Kan.....	153,539	186,700,00.00	165,779	198,558,500.00	1,261	2,854,000.00	1,110	2,572,500.00	27,562.90	1,396	1,745,000.00	20,159	22,039,500.00	
Knights of Pythias.....	Indianapolis, Ind.....	73,116	98,686,334.00	70,860	96,430,991.00	332	508,500.00	335	515,000.00	13,783.72	979	1,615,974.89	9,677	13,012,235.11	
Ladies Catholic Benevolent Association.....	Eric, Pa.....	143,133	120,065,000.00	150,909	125,765,000.00	802	769,500.00	902	859,000.00	9,730.29	1,478	1,306,500.00	2,163	1,681,500.00	
Ladies of the Modern MacCabees.....	Port Huron, Mich.....	41,163	121,221,000.00	41,739	31,014,250.00	192	187,000.00	234	231,000.00	2,523.39	407	318,230.32	3,511	2,239,250.00	
Macabees.....	Port Huron, Mich.....	31,819	35,182,758.00	36,819	37,243,335.50	141	1,000,000.00	906	1,859,400.00	22,326.23	3,765	4,354,949.65	27,671	30,747,171.77	
Modern Brotherhood of America.....	Mason City, Iowa.....	71,369	88,339,50.00	67,306	86,352,250.00	514	62,250.00	471	63,750.00	13,953.21	641	149,812.25	8,063	8,834,157.17	
Modern Woodmen of America.....	Rock Island, Ill.....	923,136	1,477,584,00.00	940,225	1,449,561,500.00	5,191	9,812,000.00	5,337	10,105,500.00	53,895.31	7,368	12,879,500.00	50,307	62,892,500.00	
Mystic Tollers.....	Des Moines, Iowa.....	3,062	3,336,50.00	2,842	3,114,000.00	123	197,000.00	113	178,000.00	2,955.15	45	50,000.00	702	106,750.00	
National Croatian Society of U. S. A.....	Pittsburg, Pa.....	33,644	24,766,00.00	35,966	26,601,600.00	1,275	902,000.00	1,224	876,000.00	18,200.10	307	224,800.00	2,120	1,622,000.00	
National Slovak Society of U. S. A.....	Pittsburg, Pa.....	38,206	27,465,00.00	40,252	29,457,750.00	231	171,200.00	237	179,200.00	3,177.09	374	271,301.00	1,505	1,132,000.00	
National Union.....	Toledo, Ohio.....	62,268	113,741,00.00	57,910	106,353,500.00	77	24,000.00	76	24,000.00	7,655.37	1,047	2,471,500.00	4,858	6,419,500.00	
Railway Mail Association.....	Portsmouth, N. H.....	13,066	52,264,00.00	12,871	51,434,000.00	89	356,000.00	83	332,000.00	933.00	10	40,000.00	998	3,992,000.00	
Royal Arcanum.....	Boston, Mass.....	245,986	467,413,000.00	243,095	455,120,000.00	69	172,500.00	79	198,000.00	3,331.32	4,048	9,235,000.00	11,519	16,006,500.00	
Royal Highlanders.....	Aurora, Neb.....	28,729	40,362,00.00	28,841	40,411,000.00	1,637	2,612,500.00	1,592	2,547,500.00	27,532.90	149	219,500.00	1,796	2,011,000.00	
Royal Neighbors of America.....	Rock Island, Ill.....	255,709	269,235,50.00	283,911	293,037,250.00	1,996	2,305,250.00	2,276	2,500,750.00	20,077.78	1,645	1,695,250.00	19,319	19,804,000.00	
Sons of Norway.....	Minneapolis, Minn.....	5,669	2,259,00.00	5,930	2,583,400.00	50	33,000.00	49	35,400.00	821.56	34	11,300.00	381	103,600.00	
*South Slavonic Catholic Union.....	Ely, Minn.....	7,567	6,270,00.00	7,284	6,028,000.00	258	224,000.00	236	204,500.00	5,720.00	65	51,500.00	.....	.....
Supremo Tribe of Ben Hur.....	Crawfordsville, Ind.....	101,011	111,303,705.00	100,018	108,128,920.00	.....	.....	.....	.....	1,069	1,211,275.00	16,219	16,425,850.00	
Un'ted Artisans.....	Portland, Ore.....	16,732	19,573,500.00	16,387	18,332,600.00	169	231,000.00	163	224,000.00	3,066.68	126	147,000.00	2,810	2,472,500.00	
*United Commercial Travelers of America (Order of).....	Columbus, Ohio.....	72,964	364,820,00.00	73,062	365,310,000.00	364	1,820,000.00	385	1,925,000.00	3,666.00	547	2,735,000.00	7,061	35,305,000.00	
United Order of Foresters.....	Milwaukee, Wis.....	13,862	13,349,00.00	13,379	12,944,100.00	.....	.....	.....	.....	145	152,661.47	1,664	1,231,050.00	
*Women's Benefit Association of the MacCabees.....	Port Huron, Mich.....	161,134	128,271,41.33	170,224	129,109,925.88	1,805	2,076,639.29	1,953	2,222,572.62	33,440.15	1,390	1,139,000.50	14,374	9,651,994.95	
Women of Woodcraft.....	Portland, Ore.....	45,843	55,262,500.00	45,675	54,712,100.00	3,242	1,886,200.00	3,223	4,847,300.00	58,822.35	385	4,826,300.00	2,216	1,981,700.00	
Woodmen of the World.....	Denver, Colo.....	107,067	180,324,400.00	109,262	181,950,000.00	5,171	10,466,800.00	5,230	10,514,100.00	135,628.98	1,000	1,797,100.00	8,597	11,152,200.00	
TOTALS.....		3,883,577	\$5,324,564,607.44	3,942,250	\$5,346,436,329.57	33,827	\$54,355,539.29	36,390	\$56,169,897.62	\$680,664.88	37,186	\$55,816,113.56	326,542	\$378,573,876.13	

*Admitted 1915.

†Name changed from Ladies of the MacCabees of the World.

TABLE J

MONTANA---SHOWING TOTAL AND MONTANA BUSINESS

Ceased to Be in Force—1915—Montana						Claims Incurred, 1915				Claims Paid, 1915				Claims Unpaid, Dec. 31, 1915				Total Liabilities.....			
Causes	Death		Lapse		Other Causes		Total		Montana		Total		Montana		Total		Montana		Admitted Assets.....	Other Liabilities.....	Total Unpaid Claims.....
	Amount	Number...	Amount	Number...	Amount	Number...	Amount	Number...	Amount	Number...	Amount	Number...	Amount	Number...	Amount	Number...	Amount	Number...	Amount		
\$ 120,000.00	1	\$ 227,500.00	182	\$ 4,000.00	53	\$ 94,493.70	18	\$ 300.00	54	\$ 95,493.70	1	\$ 1,826.00	1	\$ 1,235,298.52	1	\$ 1,26,000.00	\$ 1,128,701.66	\$ 1,120,530.66			
125,500.00	38	64,500.00	420	411,000.00	36	58,250.00	1,255	1,310,654.25	36	13,056.88	207	268,455.47	5	8,000.00	38	55,153.88	11,171.00	11,171.00			
18,500.00	18	5,000.00	1,391,500.00	1,390	631,789.53	1	2,000.00	417	558,973.45	1	2,000.00	34	37,439.18	1	1,994,606.82	322,432.57	322,432.57				
62,500.00	3	5,000.00	49	52,500.00	1,488	1,591,500.00	3	5,000.00	1,475	1,556,109.15	7	11,000.00	196	213,451.65	1	1,418,512.28	213,451.65	213,451.65			
53,000.00	1	1,000.00	32	35,000.00	706	95,250.00	1	1,000.00	704	828,003.89	1	1,000.00	61	74,166.67	1	2,808,701.33	74,569.16	74,573.55			
9,233.00	9	10,000.00	64	76,250.00	198	176,500.00	9	10,000.00	198	176,250.00	9	10,000.00	1	1,000.00	1	926,306.84	11,000.00	13,554.98			
137,312.50	5	5,585.55	23	29,214.45	191	1,123,454.63	5	5,585.55	891	1,014,679.41	5	4,412.20	15	15,371.03	2	2,421,643.03	15,171.03	15,171.03			
217,000.00	41	38,000.00	153	208,475.00	211	300,515.62	20	37,600.00	211	305,425.12	22	39,100.00	26	31,300.00	1	3,000.00	1,314,678.11	230,666.99			
3,514,000.00	3	3,000.00	32	29,500.00	96	83,250.00	3	3,000.00	96	86,926.76	4	3,500.00	13	32,367.19	1	625.00	287,023.63	32,367.19			
1,347,500.00	1	2,000.00	44	70,500.00	187	188,916.82	1	162.00	188	188,685.95	26	26,878.76	1	162.02	1	36,846.83	20,811.93	36,760.89			
1,220,357.00	1	6,100.00	5	15,200.00	2,179	2,310,337.25	4	6,100.00	2,160	2,267,053.79	125	113,184.77	2	3,000.00	1	109,102.30	1,099,507.92	1,099,507.92			
7,571.97	4	6,000.00	49	59,000.00	565	810,902.24	4	6,000.00	758	802,992.24	5	7,000.00	116	118,000.00	1	6,199,166.99	118,000.00	118,000.00			
3,514,000.00	12	20,500.00	34	70,500.00	1,396	1,715,500.00	15	29,500.00	1,378	1,657,630.62	12	19,640.75	154	190,000.00	4	10,000.00	2,961,808.26	198,325.00			
3,514,000.00	3	5,000.00	40	45,500.00	575	1,015,974.89	3	5,000.00	603	1,000,000.00	83	131,781.00	1	5,000.00	1	7,935,391.33	131,781.00	6,651,459.68			
96,500.00	9	5,500.00	21	20,500.00	1,475	1,200,500.00	9	5,500.00	1,456	1,284,177.99	9	9,000.00	125	76,223.00	1	5,000.00	3,750,500.00	76,223.00			
148,019.68	15	1,000.00	27	25,000.00	1,495	233,230.22	1	1,000.00	1,490	309,855.05	27	2,000.00	21	21,643.61	1	1,000.00	1,239,649.11	21,677.11			
277,500.00	8	24,600.00	15	24,600.00	3,765	4,954,694.62	15	24,600.00	3,741	4,826,192.58	17	25,500.00	325	431,026.12	1	1,000.00	11,359,561.06	1,880,306.51			
8,000.00	69	92,500.00	1,000.00	1,000.00	641	740,812.25	6	8,000.00	647	737,241.23	5	6,000.00	66	82,450.00	1	1,000.00	2,920,806.55	176,131.90			
2,597,500.00	30	56,500.00	338	457,500.00	7,363	12,879,500.00	30	56,500.00	7,130	12,142,741.30	31	55,850.00	929	1,579,195.75	5	7,000.00	15,026,452.22	1,579,195.75			
2,461,500.00	2	4,000.00	15,000.00	15,000.00	33	50,000.00	2	4,000.00	36	46,500.00	5	3,000.00	1	1,000.00	1	3,625.00	1,422,521.31	3,625.00			
14,699.69	14	10,800.00	126	10,800.00	1,474	224,800.00	14	10,800.00	1,474	229,800.00	14	10,800.00	15	7,000.00	1	6,000.00	7,133.00	1,420,755.00			
826,500.00	2	9,000.00	8	6,250.00	3,764	211,301.00	5	3,000.00	393	284,619.32	5	3,000.00	174	36,049.32	1	735.00	1,105,003.63	33,949.32			
2,611,500.00	14	56,000.00	12,000.00	959	127,214.82	2	84.85	941	104,427.93	2	84.85	11	9,501.29	1	152,214.82	8,501.39	60,000.00				
621,000.00	1	3,000.00	1,000.00	1,000.00	1,043	9,232,164.14	1	3,000.00	3,941	9,007,231.15	449	1,002,171.66	5	5,000.00	5,786,015.13	1,002,171.66	6,200,511.00				
319,500.00	9	9,500.00	187	213,000.00	1,645	1,695,250.00	9	9,500.00	1,600	1,646,658.58	9	9,500.00	74	266,125.01	2	2,745,651.07	266,125.01	2,745,651.07			
1,749,935.00	1	1,000.00	4	6,000.00	65	51,500.00	1	1,000.00	62	48,500.00	1	1,000.00	98	107,667.07	1	107,667.07	107,667.07	107,667.07			
1,749,935.00	1	1,000.00	5	6,000.00	1,143	1,245,953.44	1	1,000.00	1,147	1,241,953.73	12	1,000.00	1,054,567.99	12	11,000.00	2,377.15	11,000.00				
12,500.00	2	10,000.00	33	165,000.00	1,643	152,076.00	1	1,000.00	1,624	145,786.11	23	2,743.14	740	277,051.41	2	160.00	619,655.06	277,051.41			
166,350.00	13	13,000.00	110	119,616.67	1,611	1,156,177.55	13	13,000.00	1,407	1,089,031.59	176	156,182.31	1	1,000.00	9,127,514.07	156,182.31	31,005.08				
145,500.00	38	53,600.00	87	97,000.00	1,612	468,600.00	73	53,600.00	665	424,245.70	219	84,824.00	1	1,000.00	3,213,700.91	84,824.00	3,216,540.00				
128,000.00	70	144,500.00	348	523,300.00	1,248	1,810,500.00	95	6,000.00	1,245	1,721,309.86	81	128,200.00	288	259,700.00	23	24,000.00	7,597,340.15	24,000.00			
\$18,037,978.65	340	\$554,085.55	2,796	\$3,434,166.12	\$107,250.00	13,227	\$43,885,152.18	430	\$561,290.56	42,430	\$51,819,922.03	410	\$529,798.82	5,216	\$6,266,085.56	70	\$72,979.37	\$439,137,964.62	\$8,409,310.58		

United States Home Office and General Agent's Addresses

Fire Companies

Aachen & Munich Fire Insurance Company.
Aix-La-Chapelle, Germany.

Jos. A. Kelsey, U. S. Mgr., 80 Maiden Lane, New York.
A. C. Olds, Mgr., 108-110 Sansome St., San Francisco.

Aetna Insurance Company.
Hartford, Conn.

William B. Clark, President; E. J. Sloan, Secretary.
W. H. Breeding, Gen. Agt., 301 California St., San Francisco.

Agricultural Insurance Company.
203 Washington St., Watertown, N. Y.

W. H. Stevens, President; J. Q. Adams, Secretary.
Edw. Brown & Sons, Gen. Agts., 202-204 Sansome St., San Francisco.

Alliance Insurance Company.
232 Walnut St., Philadelphia, Pa.

Eugene L. Ellison, President; T. Houard Wright, Secretary.
J. C. Johnston, Gen. Agt., 324 Sansome St., San Francisco.

American Central Insurance Company.
816 Olive St., St. Louis, Mo.

Edw. T. Campbell, President; B. G. Chapman, Jr., Secretary.
Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

American Eagle Fire Insurance Company.
80 Maiden Lane, New York City.

Henry Evans, President; Ernest Sturm, Secretary.

American Insurance Company.
70 Park Place, Newark, N. J.

P. L. Hoadley, President; Frederick Hoadley, Secretary.
Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

Atlas Assurance Company, Limited.
London, England.

Frank Lock, U. S. Mgr., 100 William Street, New York.
Frank J. Devlin, Mgr., 100 Sansome St., San Francisco.

Boston Insurance Company.

87 Kilby St., Boston, Mass.

Ransom B. Fuller, President; Freeman Nickerson, Secretary.
Curtis & Gordon, Mgrs., 300 California St., San Francisco.

British America Assurance Company.

18-22 Front St., Toronto, Canada.

W. B. Meikle, Gen. Mgr.; E. F. Garrow, Secretary.
H. T. Lamey, Mgr., Denver, Colorado.

Caledonian Insurance Company.

Edinburgh, Scotland.

Chas. H. Post, U. S. Mgr., 50-52 Pine Street, New York.
Geo. O. Hoadley, Mgr., 219 Sansome St.

California Insurance Company.

550 Sacramento St., San Francisco, Cal.

E. T. Niebling, President; George W. Brooks, Secretary.

Camden Fire Insurance Association.

434 Federal St., Camden, N. J.

Edmund E. Redd, Jr., President; Joseph K. Sharp, Secretary.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco.

E. E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Capital Fire Insurance Company of California.

Forum Bldg., Sacramento, California.

H. C. Muddox, President; J. F. Landis, Secretary.

Citizens Insurance Company.

1101-1121 Pierce Bldg., St. Louis, Mo.

Chas. E. Chase, President; P. O. Crocker, Secretary.

C. C. Kinney, Gen. Agt., 201 Sansome St., San Francisco.

Commercial Union Assurance Company, Limited.

London, England.

A. H. Wray, U. S. Mgr., 55 John St., New York.

E. T. Niebling Mgr., 558 Sacramento St., San Francisco.

Commercial Union Fire Insurance Company.

55 John St., New York City.

A. H. Wray, President; C. J. Holman, Secretary.

E. T. Niebling Mgr., 558 Sacramento St., San Francisco.

Commonwealth Insurance Company.

76 William St., New York.

E. G. Richards, President; Robert Newboult, Secretary.

Concordia Fire Insurance Company.

Corner West Water and Wells Sts., Milwaukee, Wis.

Gustav Wollaeger, Jr., President; Frank Damkohler, Secretary.
Selbach & Deans, Gen. Agts., 411 Sansome St., San Francisco.

Connecticut Fire Insurance Company.

51 Prospect St., Hartford, Conn.

Edward Milligan, President; John A. Cosmos, Secretary.
B. J. Smith, Mgr., Insurance Exchange, San Francisco.

Continental Insurance Company.

80 Maiden Lane, New York.

Henry Evans, President; C. R. Tuttle, Secretary.
Western Dept., 332 So. La Salle St., Chicago, Ill.

County Fire Insurance Company.

100 S. Fourth St., Philadelphia, Pa.

Chas. R. Peck, President; Lewis W. Crockett, Secretary.
Underwriting Dept., Manchester, N. H.

Detroit Fire & Marine Insurance Co.

95 Shelby St., Detroit, Mich.

E. H. Butler, President; A. H. McDonnell, Secretary.
Edwin Parrish, Mgr., 334 Pine St., San Francisco.

Equitable Fire & Marine Insurance Co.

1 Custom House St., Providence, Rhode Island.

Fred W. Arnold, President; Samuel G. Howe, Secretary.
Geo. H. Tyson, Gen. Agt., 210 Sansome St., San Francisco.

Fidelity-Phenix Fire Insurance Company.

80 Maiden Lane, New York.

Henry Evans, President; C. R. Street, Secretary.
Western Department, 137 So. La Salle St., Chicago, Ill.

Fire Association of Philadelphia.

401 Walnut St., Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.
J. W. Cochran, Mgr., Insurance Exchange, Chicago, Ill.

Fireman's Fund Insurance Company.

California and Sansome Sts., San Francisco.

Bernard Faymonville, President; Louis Weinmann, Secretary.

Firemens' Insurance Company.

780 Broad St., Newark, N. J.

Daniel H. Dunham, President; A. H. Hassinger, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago, Ill.

First National Fire Ins. Co., Washington, D. C.

800 Southern Bldg., Washington, D. C.

Robert J. Wynne, President; John E. Smith, Secretary.

Edw. Brown & Sons, Gen. Agts., 202-204 Sansome St., San Francisco.

Franklin Fire Insurance Company.

421 Walnut St., Philadelphia, Pennsylvania.

Eldridge G. Snow, President; Edgar P. Luce, Secretary.

German Alliance Insurance Company.

No. 1 Liberty St., New York.

William N. Kremer, President; Edwin M. Cragin, Secretary.

Ingram & Lerch, Mgrs., 76 West Monroe St., Chicago, Ill.

German American Insurance Company.

1 Liberty St., New York.

William N. Kremer, President; Edwin M. Cragin, Secretary.

Ingram & Lerch, Mgrs., 76 West Monroe Street, Chicago, Ill.

Germania Fire Insurance Company.

62 William St., New York.

Geo. B. Edwards, President; Gustav Kehr, Secretary.

E. G. Halle, Mgr., 160 W. Jackson Blvd., Chicago, Ill.

Girard Fire & Marine Insurance Company.

Chestnut and Seventh Sts., Philadelphia, Pa.

Henry M. Gratz., President; Edward J. Thomason, Secretary.

Neal Bassett, Gen. Agt., 205 La Salle St., Chicago.

Glens Falls Insurance Company.

Cor Glen and Bay Streets, Glens Falls, N. Y.

R. A. Little, President; H. N. Dickinson, Secretary.

Edward E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Globe Fire Insurance Company.

Huron, South Dakota.

H. C. Shober, President; W. N. Farmer, Secretary.

Grain Dealers National Mutual Fire Insurance Company.
808-811 Board of Trade, Indianapolis, Ind.
J. W. McCord, President, C. A. McCotter, Secretary.

Hamburg-Bremen Fire Insurance Company.
Hamburg, Germany.
H. N. Kelsey, U. S. Mgr., 123 William St., New York.
Marsh & McLennan, Gen. Agts., 340 California St., San Francisco.

The Hanover Fire Insurance Company.
34 and 36 Pine St., New York.
R. Emory Warfield, President; E. S. Jarvis, Secretary.
Selbach & Deans, Gen. Agts., 411 Sansome St., San Francisco.

Hartford Fire Insurance Company.
125 Trumbull St., Hartford, Conn.
R. M. Bissell, President; Fred'k Samson & S. E. Locke, Secretaries.
Dixwell Hewitt, Gen. Agt., 430 California St., San Francisco.

Home Fire Insurance Company of Utah.
18-26 South Main St., Salt Lake City, Utah.
Heber J. Grant, President; Horace G. Whitney, Secretary.

Home Insurance Company.
56 Cedar St., New York.
Elbridge G. Snow, President; Areunah M. Burtis & Chas. L. Tyner,
Secretaries.

Imperial Assurance Company.
100 William Street, New York.
Percival Beresford, President; Howard Terhune, Secretary.
W. Irving, Gen. Agt., 343 Sansome St., San Francisco.

Insurance Company of North America.
232 Walnut St., Philadelphia, Pa.
Eugene L. Ellison, President; T. Houard Wright, Secretary.
J. C. Johnston, Gen. Agt., 324 Sansome St., San Francisco.

Insurance Company of the State of Pennsylvania.
308-310 Walnut St., Philadelphia, Pa.
Gustavus Remak, Jr., President; John J. P. Rodgers, Secretary.

Law Union & Rock Insurance Company, Ltd.
London, England.
Hall & Henshaw, U. S. Mgrs., 49 John St., N. Y.
H. H. Smith, Mgr., 433 California St., San Francisco.

Liverpool & London & Globe Insurance Company, Ltd.

Liverpool, England.

Henry W. Eaton, U. S. Mgr., 80 William Street, New York.

Wm. S. Warren, Mgr., Insurance Exchange Bldg., Chicago, Ill.

Liverpool & London & Globe Insurance Company.

80 William Street, New York.

Henry W. Eaton, President; Geo. W. Hoyt, Secretary.

Wm. S. Warren, Gen. Agt., Insurance Exchange Bldg., Chicago, Ill.

London Assurance Corporation.

London, England.

Chas. L. Case, U. S. Mgr., 84 William St., New York.

A. W. Thornton, Mgr., Pine & Sansome Sts., San Francisco.

London & Lancashire Fire Insurance Company, Ltd.

Liverpool, England.

Archibald G. McIlwaine, Jr., U. S. Mgr., 57-59 William St., New York.

Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

Mechanics Insurance Company.

500-502 Walnut St., Philadelphia, Pa.

Daniel H. Dunham, President; John A. Snyder, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago.

Mercantile Insurance Company of America.

76 William St., New York City.

E. G. Richards, President; Robert Newboult, Secretary.

Merchants Fire Insurance Company.

627-634 Gas & Electric Bldg., Denver, Colo.

W. J. Galligan, President; J. R. Gardner, Secretary.

Merchants Fire Assurance Corporation.

1 Liberty Street, New York.

Edward L. Ballard, President; Alden C. Noble, Secretary.

Wm. W. Alverson, Mgr., 374 Pine St., San Francisco.

Merchants Mutual Fire Insurance Company.

Clark Bank Bldg., Butte, Mont.

A. H. Jones, President; J. C. Tyler, Secretary.

Merchants Mutual Agency Co., Gen. Agts., Clark Bank Bldg., Butte, Mont.

Michigan Commercial Insurance Company.

116 W. Ottawa St., Lansing, Michigan.

F. D. Bennett, President; A. D. Baker, Secretary.

Geo. W. Brooks, Gen. Agt., 550 Sacramento St., San Francisco.

Michigan Fire & Marine Insurance Company.

Penobscot Bldg., Detroit, Michigan.

D. M. Ferry, Jr., President; H. E. Everett, Secretary.

Wayman & Henry, Gen. Agts., Sacramento and Sansome Sts., San Francisco.

Michigan Millers Mutual Fire Insurance Company.

120 Ottawa St., Lansing, Michigan.

Robert Henkel, President; A. D. Baker, Secretary.

Millers National Insurance Company.

175 W. Jackson Boulevard, Chicago.

C. H. Seybt, President; M. A. Reynolds, Secretary.

Milwaukee Mechanics' Insurance Company.

First National Bank Building, Milwaukee, Wis.

William L. Jones, President; Oscar Griebling, Secretary.

Minneapolis Fire & Marine Insurance Company.

McKnight Building, Minneapolis, Minn.

Fred C. Van Dusen, President; Alfred Stinson, Secretary.

Montana Fire Insurance Company.

State Savings Bank Building, Butte, Montana.

W. R. Allen, President; Charles M. McCoy, Secretary.

Mutual Fire Insurance Company of Montana.

Power Block, Helena, Montana.

Chas. B. Power, President; Fred C. Taylor, Secretary.

Mutual Agency Co., Gen. Agts., Power Block, Helena, Mont.

National-Ben Franklin Fire Insurance Company.

120-122 Ohio St., West, Pittsburgh, Pa.

Samuel McKnight, President; H. M. Schmitt, Secretary.

J. R. Gardner, Gen. Agt., Denver, Colo.

National Fire Insurance Company.

95 Pearl St., Hartford, Conn.

H. A. Smith, President; G. H. Tryon, Secretary.

Wayman & Henry, Gen. Agts., Sansome and Sacramento Streets, San Francisco.

National Union Fire Insurance Company.

H. W. Oliver Bldg., Pittsburgh, Pa.

E. E. Cole, President; Wm. G. Armstrong, Secretary.

Newark Fire Insurance Company.

41 Clinton St., Newark, N. J.

Edward J. Haynes, President; T. L. Farquahr, Secretary.

George W. Dornin, Mgr., 150 Sansome St., San Francisco.

New Brunswick Fire Insurance Company.

40 Paterson St., New Brunswick, N. J.

Geo. A. Viehmann, President; Chas. D. Ross, Secretary.

Wm. W. Alverson, Mgr., 374 Pine St., San Francisco.

New Hampshire Fire Insurance Company.

156 Hanover St., Manchester, N. H.

Frank W. Sergeant, President; Frank E. Martin, Lewis W. Crockett and Wm. B. Burpee, Secretaries.

New Jersey Fire Insurance Company.

40 Clinton St., Newark, N. J.

George A. Viehmann, President; George E. Lyon, Secretary.

W. W. Alverson, Mgr., 374 Pine St., San Francisco.

New Zealand Insurance Company, Limited.

Auckland, New Zealand.

Clinton Folger and Walter M. Speyer, U. S. Mgrs., 334 California St., San Francisco.

Niagara Fire Insurance Company.

25 Liberty St., New York.

Harold Herrick, President; Geo. W. Dewey, Secretary.

W. L. Steele, Mgr., 1337 Insurance Exchange Bldg., Chicago, Ill.

North British & Mercantile Insurance Company.

London and Edinburgh, Great Britain.

E. G. Richards, U. S. Mgr., 76 William St., New York City.

North River Insurance Company.

93-97 William St., New York.

William E. Hutchins, President; Frederick H. Crum, Secretary.

W. W. Alverson, Mgr., 374 Pine St., San Francisco.

Northern Assurance Company, Ltd.

London, England.

J. C. Corbet, U. S. Mgr., 642 Monadnock Block, Chicago, Ill.

Northern Insurance Company.
1 Liberty St., New York City, N. Y.
William Mason, President; James Marshall, Secretary.
McClure Kelly, Mgr., Insurance Exchange, San Francisco.

Northwestern Fire & Marine Insurance Company.
117-129 South 5th St., Minneapolis, Minn.
Walter C. Leach, President; John H. Griffin, Secretary.

Northwestern National Insurance Company.
Wisconsin and Jackson Sts., Milwaukee, Wis.
Wilford M. Patton, President; Joseph Huebl, Secretary.

Norwich Union Fire Insurance Society, Ltd.
Norwich, England.
J. Montgomery Hare and William Hare, U. S. Mgrs., 59 John St.,
New York.
J. L. Fuller, Mgr., 234-236 Sansome St., San Francisco.

Ohio Millers Mutual Fire Insurance Company.
206 Tuscarawas W., Canton, Ohio.
A. Mennel, President; W. H. Clark, Secretary.

Orient Insurance Company.
20-22 Trinity St., Hartford, Conn.
Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Secretary.
Sam B. Stoy, Mgr., 332 Pine St., San Francisco.
Chas. E. Dox, Mgr., Hail Department, Chicago, Ill.

Palatine Insurance Company, Limited.
London, England.
A. H. Wray, U. S. Mgr., 55 John Street, New York.
E. T. Niebling, Mgr., 558 Sacramento St., San Francisco.

Pennsylvania Fire Insurance Company.
510 Walnut St., Philadelphia, Pa.
Charles H. Barry, President; W. Gardner Crowell, Secretary.
R. W. Osborne, Mgr., 201 Sansome St., San Francisco.

People's National Fire Insurance Company.
Wilmington, Delaware.
Home Office, Third and Walnut Sts., Philadelphia, Pa.
E. C. Stokes, President; Henry T. Alley, Secretary.
W. A. Laidlaw, Mgr., 311-313 Nicollet Ave., Minneapolis, Minn.

Phoenix Assurance Company, Limited.
London, England.

Percival Beresford, Mgr., 100 William St., New York.
W. Irving, Gen. Agt., 343 Sansome St., San Francisco.

Phoenix Insurance Company.

36 Pearl St., Hartford, Connecticut.

Edward Milligan, President; John B. Knox and Thomas C. Temple.
Secretaries.

George H. Tyson, Gen. Agt., 210 Sansome St., San Francisco, Cal.

Providence Washington Insurance Company.

20 Market Square, Providence, Rhode Island.

J. B. Branch, President; A. G. Beales, Secretary.
Curtis & Gordon, Mgrs., 300 California St., San Francisco.

Prussian National Insurance Company.

Stettin, Germany.

H. W. Letton, U. S. Mgr., Insurance Exchange Building, Chicago, Ill.

Queen Insurance Company of America.

84 William St., New York.

Edward F. Beddall, President; Nevett S. Bartow, Secretary.
Rolla V. Watt, Mgr., 201 Sansome St., San Francisco.

Reliance Insurance Company.

429 Walnut St., Philadelphia, Pa.

Wm. Chubb, President; Chas. J. Wister, Secretary.
C. C. Kinney, Mgr., 201 Sansome St., San Francisco.

Rocky Mountain Fire Insurance Company.

601 Central Ave., Great Falls, Montana.
Geo. Lloyd, President; Leo P. McMeel, Secretary.

Royal Exchange Assurance.

London, England.

R. D. Harvey, U. S. Mgr., 92 William St., New York.

Royal Insurance Company, Ltd.

Liverpool, England.

E. F. Beddall, Gen. Atty., 84 William St., New York.
Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

Scottish Union & National Insurance Company.

Edinburgh, Scotland.

James H. Brewster, U. S. Mgr., 75 Elm St., Hartford, Conn.

Security Insurance Company.

115 Elm St., New Haven, Conn.

John W. Alling, President; Victor Roth, Secretary.

E. E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco.

Walter D. Williams, Mgr. Hail Department, Rockford, Ill.

Springfield Fire & Marine Insurance Company.

195 State St., Springfield, Mass.

A. W. Damon, President; W. J. Mackay, Secretary.

Geo. W. Dornin, Mgr., 150 Sansome St., San Francisco.

St. Paul Fire & Marine Insurance Company.

Fifth and Washington Sts., St. Paul, Minn.

F. R. Bigelow, President; A. W. Perry, Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

Standard Fire Insurance Company.

18 Asylum St., Hartford, Conn.

M. L. Hewes, President; H. B. Anthony, Secretary.

C. C. Kinney, Mgr., 201 Sansome St., San Francisco.

Hedwall-Sundberg Co., Gen. Agts., Hail Dept., Minneapolis, Minn.

State Assurance Company, Ltd.

Liverpool, England.

James H. Brewster, U. S. Mgr., 75 Elm St., Hartford, Conn.

Sterling Fire Insurance Company.

115 N. Penn St., Indianapolis, Ind.

Edward D. Evans, President; Oscar L. Ross, Secretary.

Dixwell Hewitt, Gen. Agt., 430 California St., San Francisco.

Sun Insurance Office.

London, England.

J. J. Guile, U. S. Mgr., 54 Pine Street, New York.

Wayman & Henry, Gen. Agts., Sansome & Sacramento Sts., San Francisco.

Svea Insurance Company.

Gothenburg, Sweden.

Benj. R. Mowry and J. M. Wennstrom, U. S. Mgrs., 100 William St., New York.

Edw. Brown & Sons, Mgrs., 202-204 Sansome St., San Francisco.

Twin City Fire Insurance Company.

622-629 Second Ave. S., Minneapolis, Minn.

Geo. A. Mowry, President; W. A. Gordon, Secretary.

Union Assurance Society, Ltd.

London, England.

A. H. Wray, U. S. Mgr., 55 John Street, New York.

Harry H. Smith, Mgr., 433 California St., San Francisco.

Vulcan Fire Insurance Company.

14th and Broadway, Oakland, California.

J. F. Carlson, President; Arnold Hodgkinson, Secretary.

H. B. Keith, Underwriting Mgr., 229 Sansome St., San Francisco.

Westchester Fire Insurance Company.

100 William St., New York.

Geo. R. Crawford, President; Otto E. Schaefer, Secretary.

B. J. Smith, Mgr., Insurance Exchange, San Francisco.

Hedwall-Sandberg Co., Gen. Agts., Hail Dept., Minneapolis, Minn.

Western Assurance Company.

22 Wellington St., East, Toronto, Canada.

W. B. Meikle, Gen. Mgr.; C. C. Foster, Secretary.

H. T. Lamey, Mgr., Denver, Colo.

Williamsburgh City Fire Insurance Company.

95 William St., New York.

Geo. R. Branson, President; David J. Burtis, Secretary.

W. W. Alverson, Mgr., 374 Pine St., San Francisco, Cal.

Yorkshire Insurance Company, Ltd.

York, England.

Frank & Du Bois, U. S. Mgrs., 80 Maiden Lane, New York.

McClure Kelly, Mgr., Insurance Exchange, San Francisco, Cal.

Life Companies

Aetna Life Insurance Company.

650 Main Street, Hartford, Conn.

M. G. Bulkeley, President; C. E. Gilbert, Secretary.
Accident Department, E. C. Higgins, Secretary.

American Bankers Insurance Company.

43-45 E. Ohio St., Chicago, Ill.

Ernest W. Spicer, President; James P. Whedon, Secretary.

American Life Insurance Company.

Ninth and Walnut Sts., Des Moines, Iowa.

H. J. Klemme, President; J. C. Griffith, Secretary.

Amicable Life Insurance Company.

Fifth and Austin Sts., Waco, Texas.

Artemas R. Roberts, President; A. R. Wilson, Secretary.

Bankers Life Company.

Sixth and Locust Sts., Des Moines, Ia.

E. E. Clark, President; G. S. Nollen, Secretary.

The Bankers Reserve Life Company.

Fifteenth and Farnam Sts., Omaha, Neb.

Bascom H. Robison, President; Ray C. Wagner, Secretary.

California State Life Insurance Company.

Forum Building, Sacramento, Cal.

Marshall Diggs, President; J. R. Kruse, Secretary.

Capitol Life Insurance Company of Colorado.

Sixteenth and Curtis Sts., Denver, Colo.

Thos F. Daly, President; Patrick Crowe, Secretary.

Central Life Assurance Society of the United States.

Flynn Bldg., Des Moines, Iowa.

George B. Peak, President; H. G. Everett, Secretary.
W. I. Fraser, State Mgr., Missoula, Montana.

Central States Life Insurance Company.

402 Central National Bank Bldg., St. Louis, Mo.

Frank P. Crunden, President; W. H. McBride, Secretary.

V. F. Larson, Mgr., Western Dept., Foster Bldg., Denver, Colo.

Continental Life Insurance Company.
500 McCornick Bldg., Salt Lake City, Utah.
F. J. Hagenbarth, President, M. B. Johnson, Secretary.

Equitable Life Assurance Society of the United States.
120 Broadway, New York.
Wm. A. Day, President; William Alexander, Secretary.
Rickards & Ellis, Mgrs., Helena, Mont.

Fidelity Mutual Life Insurance Company.
112-116 Broad St., Philadelphia, Pa.
Walter LeMar Talbot, President; Chas. G. Hodge, Secretary.

First National Life & Accident Insurance Company.
Pierre, South Dakota.
Loring E. Gaffey, President; C. W. Martindale, Secretary.

Germania Life Insurance Company.
50 Union Square, New York.
Hubert Cillis, President; Carl Heye, Secretary.
F. B. Linderman, State Agent, Helena, Montana.

Guarantee Fund Life Association.
Brandeis Theater Building, Omaha, Neb.
J. C. Buffington, President; J. W. Hughes, Secretary.

International Life Insurance Company.
Eighth and Chestnut Sts., St. Louis, Mo.
Massey Wilson, President; W. F. Grantges, Secretary.

Kansas City Life Insurance Company.
Rialta Bldg., Kansas City, Mo.
J. B. Reynolds, President; Fred W. Fleming, Secretary.
D. M. Hynds, Gen. Agt., Billings, Mont.

Manhattan Life Insurance Company.
64-70 Broadway, New York City.
Thos. E. Lovejoy, President; Melvin De Mott, Secretary.

Merchants Life Insurance Company.
Main and Jefferson Sts., Burlington, Iowa.
John J. Seerley, President; F. J. Kuhlemeier, Secretary.

Metropolitan Life Insurance Company.

1 Madison Ave., New York City.

John R. Hegeman, President; James S. Roberts, Secretary.
Geo. B. Scott, Mgr., 600 Stockton St., San Francisco.

Minnesota Mutual Life Insurance Company.

Commerce Bldg., St. Paul, Minn.

E. M. Randall, President; T. A. Phillips, Secretary.

Missouri State Life Insurance Company.

15th and Locust Sts., St. Louis, Missouri.

Edmund P. Melson, President; T. F. Lawrence, Secretary.

Montana Life Insurance Company.

Helena, Montana.

A. C. Johnson, President; J. M. Miller, Secretary.
H. R. Cunningham, Vice President and Gen. Mgr.

Mutual Benefit Life Insurance Company.

750 Broad St., Newark, N. J.

Frederick Frelinghuysen, President; J. Wm. Johnson, Secretary.
Ira L. Gregory, Gen. Agt., Helena, Mont.

Mutual Life Insurance Company.

34 Nassua St., New York.

Chas. A. Peabody, President; Wm. J. Easton and Wm. F. Dix, Sec'y's.
W. H. Shields, Mgr., Old National Bank Bldg., Spokane, Wash.

National Life Insurance Company of Montana.

Daly Bank Bldg., Butte, Montana.

T. C. Witherspoon, President; A. T. Morgan, Secretary and Gen. Mgr.

National Life Insurance Company.

116 State St., Montpelier, Vermont.

Jos. A. DeBoer, President; Osman D. Clark, Secretary.
Frances E. Heller, State Agent, Helena, Montana.

National Life Insurance Company of the U. S. A.

29 So. La Salle St., Chicago, Ill.

A. M. Johnson, President; Robert D. Lay, Secretary.

New World Life Insurance Company.

Old National Bank Bldg., Spokane, Wash.

John J. Cadigan, President; Edward J. O'Shea. Secretary.

New York Life Insurance Company.

346 Broadway, New York.

Darwin P. Kingsley, President; Seymour M. Ballard, Secretary.
Homer Bostwick, Agency Director, Hirbour Bldg., Butte, Mont.

Northern Life Insurance Company.

4th Ave. and Seneca St., Seattle, Wash.

H. C. Henry, President; Arthur P. Johnson, Secretary.

Northwestern Mutual Life Insurance Company.

Cor. Broadway and Michigan Sts., Milwaukee, Wis.

Geo. C. Markham, President; A. S. Hathaway, Secretary.
Sam D. Goza, Gen. Agt., Helena, Mont.

Northwestern National Life Insurance Company.

Cor. Nicollet Ave. and Eleventh St., Minneapolis, Minn.

John T. Baxter, President; M. V. Jenness, Secretary.

Pacific Mutual Life Insurance Company.

Sixth and Olive Sts., Los Angeles, Cal.

Geo. I. Cochran, President; C. I. D. Moore, Secretary.

Penn Mutual Life Insurance Company.

6th and Walnut Sts., Philadelphia, Pa.

Geo. K. Johnson, President; John Humphreys, Secretary.
Sol Poznanski, Gen. Agt., Helena, Mont.

Pioneer Life Insurance Company.

Pioneer Bldg., Fargo, North Dakota.

Wm. A. Scott, President; J. J. Feckler, Secretary.

The Prudential Insurance Company of America.

755-769 Broad St., Newark, N. J.

Forrest F. Dryden, President; Willard I. Hamilton, Secretary.
H. J. Merkle, Mgr., Hennesy Bldg., Butte, Mont.

Security Mutual Life Insurance Company.

Court and Exchange Sts., Binghamton, N. Y.

David S. Dickenson, President; Chas. A. LaDue, Secretary.

State Life Insurance Company of Montana.

Tod Building, Great Falls, Montana.

Geo. H. Stanton, President; F. E. Beaty, Secretary.

Travelers Insurance Company.

700 Main St., Hartford, Conn.

Louis F. Butler, President; James L. Howard, Secretary.

Union Central Life Insurance Company.

1-7 W. Fourth St., Cincinnati, Ohio.

Jesse R. Clark, President; Geo. L. Williams, Secretary.

M. G. Hodnette, State Mgr., Century Bldg., Denver, Colo.

Western Union Life Insurance Company.

1023 Riverside Ave., Spokane, Wash.

R. L. Rutter, President; J. N. Wright, Secretary.

Miscellaneous Companies

Aetna Accident & Liability Company.

650 Main St., Hartford, Conn.

M. G. Bulkeley, President; J. Scofield Rowe, Secretary.
Lauzier-Wolcott Co., Gen. Agts., 51 E. Broadway, Butte, Mont.

American Casualty Company.

Perkins Building, Tacoma, Wash.

J. E. Chilberg, President; Fred S. Fogg, Secretary.

American Surety Company of New York.

100 Broadway, New York City.

F. W. Lafrenz, President; Wm. A. Brandt, Secretary.
William E. McKell, Mgr., Boston Bldg., Salt Lake City, Utah.

Bankers Casualty Company.

McKnight Bldg., Minneapolis, Minn.

R. B. Beson, President; S. L. Beson, Secretary.

Bankers' Insurance Company.

Power Annex, Helena, Montana.

Geo. W. Walker, President; T. K. Baker, Secretary.

Casualty Company of America.

68 William Street, New York.

Edward W. DeLeon, President; John S. Jenkins, Secretary.
F. B. Winger, Gen. Agt., 78 Hirbour Bldg., Butte, Mont.

Continental Casualty Company.

Hammond, Indiana.

H. G. B. Alexander, President; W. H. Betts, Secretary.
General Offices, 910 Michigan Avenue, Chicago, Illinois.

Employers' Indemnity Corporation.

Commerce Building, Kansas City, Mo.

E. G. Trimble, President; John Woodhead, Secretary.

Employers' Liability Assurance Corporation, Ltd.

London, England.

Samuel Appleton, U. S. Mgr., 33 Broad St., Boston, Mass.

Fidelity & Casualty Company.

92 Liberty St., New York.

Robert J. Hillas, President; Theodore E. Gaty, Secretary.

Fidelity & Deposit Company of Maryland.
Charles and Lexington Sts., Baltimore, Maryland.
Edwin Warfield, President; Robert S. Hart, Secretary.

Frankfort General Insurance Company.
Frankfort-on-the-Main, Germany.
C. H. Franklin, U. S. Mgr., 123-133 William St., New York.
Walter A. Chowen, Gen. Agt., 340 Sansome St., San Francisco.

Guardian Casualty & Guaranty Company.
400 McCornick Bldg., Salt Lake City, Utah.
W. S. McCornick, President; Thos. W. Sloan, Secretary.

Hartford Accident & Indemnity Company.
125 Trumbull St., Hartford, Conn.
R. M. Bissell, President; James L. D. Kearney, Secretary.

Hartford Steam Boiler Inspection and Insurance Company.
56 Prospect St., Hartford, Conn.
L. B. Brainerd, President; C. S. Blake, Secretary.
Thos. E. Shears, Gen. Agt., Gas and Electric Bldg., Denver, Colo.

Lloyd's Plate Glass Insurance Company.
61-63 William St., New York City.
William T. Woods, President; Chas. E. W. Chambers, Secretary.
Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

London Guarantee & Accident Co. Ltd.
London, England.
F. W. Lawson, U. S. Mgr., 134 So. La Salle St., Chicago, Ill.

London & Lancashire Indemnity Company of America.
57-59 William St., New York City.
A. G. McIlwaine, Jr., President; George C. Howie, Secretary.
Sam B. Stoy, Mgr., 332 Pine St., San Francisco.

Maryland Casualty Company.
Baltimore, Maryland.
John T. Stone, President; James F. Mitchell, Secretary.
Guernsey-Newton Co., Gen. Agts., Spokane, Wash.

Masonic Protective Association.
18 Franklin St., Worcester, Mass.
Francis A. Harrington, President; Chas. A. Harrington, Secretary.

Massachusetts Bonding & Insurance Company.

77-85 State St., Boston, Massachusetts.

T. J. Falvey, President; John T. Burnett, Secretary.
Accident and Health Department, Saginaw, Mich.

Merchants Life & Casualty Company.

329 Plymouth Building, Minneapolis, Minn.

M. J. McMichael, President; C. C. Thomas, Secretary.

Metropolitan Casualty Insurance Company.

47 Cedar St., New York.

Eugene H. Winslow, President; S. Wm. Burton, Secretary.

Montana Livestock & Casualty Insurance Company.

Helena, Montana.

Edwin L. Norris, President; George B. Conway, Secretary.

National Casualty Company.

Majestic Building, Detroit, Mich.

W. G. Curtis, President; E. A. Grant, Secretary.
Owen & Qualey, Mgrs., Fargo, North Dakota.

National Surety Company.

115 Broadway, New York City.

Wm. B. Joyce, President; Hubert J. Hewitt, Secretary.

W. K. Armstrong, State Mgr., Helena, Mont.

New York Plate Glass Insurance Company.

Maiden Lane and William Sts., New York.

Major A. White, President; J. Carroll French, Secretary.

North American Accident Insurance Company.

209 South La Salle St., Chicago, Ill.

E. C. Waller, President; A. E. Forrest, Secretary.
J. R. Moyle, State Agent, Phoenix Bldg., Butte, Montana.

Ocean Accident & Guarantee Corporation. Ltd.

London, England.

Wm. J. Gardner, U. S. Mgr., 59 John St., New York.

Preferred Accident Insurance Company.

80 Maiden Lane, New York City.

Kimball C. Atwood, President; Wilfrid C. Potter, Secretary.
F. A. Timby, Gen. Agt., 312 Boston Bldg., Salt Lake City, Utah.
Geo. F. Ingram, State Agt., Helena, Mont.

Royal Indemnity Company.

84 William St., New York.

Edward F. Beddall, President; Wm. Mackintosh, Secretary.
Rolla V. Watt, Mgr., Pine and Sansome Sts., San Francisco.

Standard Accident Insurance Company.

Penobscot Bldg., Detroit, Mich.

Lem W. Bowen, President; J. S. Heaton, Secretary.

State Farmers' Mutual Hail Insurance Company.

Waseca, Minnesota.

F. T. Day, President; C. H. Watson, Secretary.
J. C. Turner, State Agent, Fargo, N. D.

St. Paul Mutual Hail & Cyclone Insurance Company.

Pioneer Bldg., St. Paul, Minn.

L. C. Stebbens, President; G. R. Walding Secretary.

United States Casualty Company.

80 Maiden Lane, New York City.

Edson S. Lott, President; D. G. Luckett, Secretary.

United States Fidelity and Guaranty Company.

Baltimore, Maryland.

John R. Bland, President; Geo. R. Callis, Secretary.
C. O. Price, General Agent, Helena, Montana.

Western Accident & Indemnity Company.

Power Block, Helena, Montana.

H. D. Cook, President; C. P. Jones, Secretary.

Western Life & Casualty Company.

Gas and Electric Bldg., Denver, Colo.

Thos. I. Gregory, President; R. V. Towner, Secretary.
C. P. Porter, District Mgr., Harbour Bldg., Butte, Mont.



